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MR. CHARLES L. HUTCHINSON

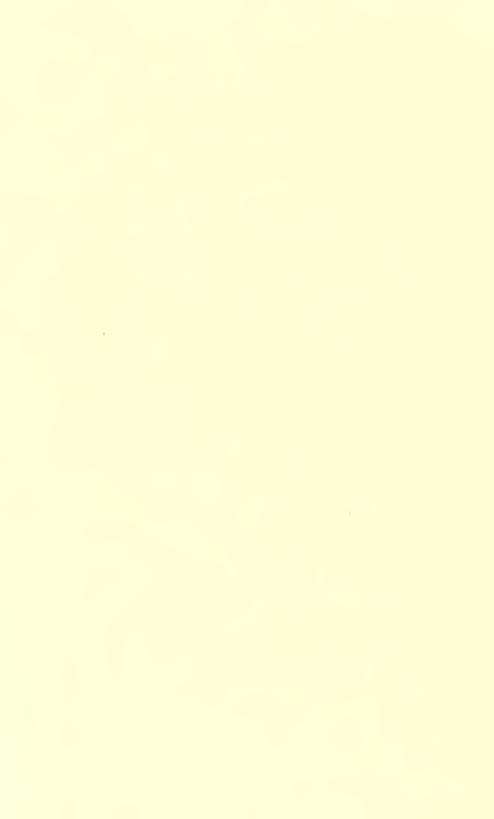
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THE COMMERCIAL CLUB OF CHICAGO



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THE MERCHANTS CLUB of CHICAGO

1896-1907

PRIVATELY PRINTED BY DIRECTION OF

THE COMMERCIAL CLUB OF CHICAGO

FOR DISTRIBUTION AMONG ITS MEMBERS

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TO THE READER: IN CONFIDENCE:

The committee appointed by the Commercial Club of Chicago to prepare this History of the Merchants Club regrets its shortcomings. The official minutes of the early meetings were brief and inadequate. These have been supplemented by personal recollections of some of the members. The committee extends sincere thanks to them for their aid, especially to Mr. Charles D. Norton and Mr. William E. Clow. Without their suggestions and advice this record must have been far less complete than it is.



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PORTRAITS

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THE MERCHANTS CLUB ITS BIRTH AND GROWTH



THE Merchants Club of Chicago, dating from 1896, had an independent existence of ten years. Founded and conducted avowedly on the same lines as the Commercial Club, it was natural that it should gravitate towards the older club and become a part of it. The tendency of modern business to combine in large units to make possible division of labor and greater efficiency and economy within the unit may perhaps have hastened this union, but it was bound to occur, and in fact was accomplished in 1907. It is with the busy life of these intervening ten years that this narrative is concerned.

The one outstanding principle of the Merchants Club that differed from and was an improvement upon the plan of its prototype was in the provision for continuing youth. Its basic law decreed that no man who had reached the age of 45 years was eligible for election to membership, and when he reached 50 years he ceased automatically to be an active and became an associate member. Thus one in good standing never lost membership and interest, but the working list was kept young.

The wisdom may be challenged of the change made several years later to permit the election of older men as associate members. There was opposi-

tion to this at the time, based on the thought that it might interfere with the progress of the Club and disturb its traditions. Perhaps that was an evidence of youth, the belief that the Club had built up traditions at that stage of its existence. Another quality of youth, though, was the altogether admirable energy and enthusiasm of its members that encouraged them to discern and attack civic evils and strive for civic welfare.

The Merchants Club was no place for the "tired business man" seeking rest and recreation: its pace was too strenuous for that, its purpose too serious. To provide conditions under which men might dine together in genial mood and discuss important topics over the amenities of the dinner table, for a good dinner in good company softens possible acerbities of temper in debate as diplomats have found; to give a man opportunity not alone to accept or oppose his neighbor's views, but first to understand them and to express his own; to become posted on questions interesting to himself in his own environment, and on questions agitating the world; to hear these expounded by the best thinkers in this community and by profound thinkers from the world over, by men who had long given their minds to these topics—and then to adapt the sum of these judgments to the advantage of this community—such was the real purpose of the Commercial and the Merchants Clubs, and such purpose in some measure these Clubs have accomplished.

The organization was incorporated as The Merchants Club of Chicago. That was the legal title, but almost always the identifying words of Chicago were omitted. During its ten years of individual existence, it held 49 regular open meetings, besides many extra and closed meetings where only members were present. It formulated and discussed many subjects and had a proud record of achievement in many matters for the good of the city of our choice—for Chicago was then too young to say the city of our birth. The minutes of these meetings, incomplete and at the best but a bare recital of facts without illuminating comments, are not easily accessible to the members. To many of them the tale of the Club's activities is unknown. or at least unfamiliar. Lest this record might in time be overlooked and forgotten, the Commercial Club in 1920 appointed a committee to make available some permanent record of these ten years of service. Four of the members of this committee had been members of the Merchants Club. By a searching of the original minutes and of the newspapers and other publications of the time, reinforced by the recollections of the early members, this record has been produced. Several chapters that relate to important phases of the Club's efforts are from the pens of men who were the most active participants in those efforts. The writer of the sketch that follows immediately after this was never connected with either Club. which fact may explain and make apology unneces-

sary for anything that may seem self-laudatory in that recital.

The first regular meeting of the Merchants Club was held on Saturday evening, February 6, 1897; the last of such meetings was on the corresponding Saturday evening of February, 1907, almost exactly ten years from the date of the first. The manuscript for this history was completed for the printer February 9, 1922, just fifteen years after that last meeting. The first two dates were unpremeditated: the last was by intention.

THE COMMERCIAL CLUB OF CHICAGO

BY ITS COMMITTEE ON CLUB PORTRAITS AND HISTORY

Members of Committee
JOHN J. GLESSNER, Chairman
ERNEST A. HAMMILL
HUGH J. McBirney
Allen B. Pond
Louis A. Seeberger





ARTHUR MEEKER

The Merchants Club had its origin in conferences of Arthur Meeker with Dunlap Smith in the fall and winter of 1896-7.



DUNLAP SMITH Died December, 1901 Aged 38 years



Was intended as a vehicle of opportunity for a group of energetic young business men to learn facts and conditions and to interchange ideas about affairs of this community, and to translate these ideas into appropriate action. At its beginning the average age of its members could not have been much above thirty years.

The origin of the Club is not stated distinctly in its minutes but is shown in two letters of widely differing dates, one each from the two men most concerned in the preliminaries of its foundation. The first of these, from Dunlap Smith to the Secretary, Henry A. Knott, is dated December 11, 1896, at the time when the Club was formed, and relates

. . . "that the idea of the Club originated with Mr. Arthur Meeker. He consulted with me and we had two preliminary meetings, one at the Chicago Club and one at his house. These were followed by a third preliminary meeting at the Chicago Club, attended by Mr. H. B. Butler and yourself. The next meeting was held at the University Club on November 30th, the minutes of which are enclosed herewith."

This is all of contemporary record that exists of the birth of this organization, but this organization was to be of much moment to the city. When

young, active-minded, matter-of-fact men come together animated by a common purpose, much can be accomplished. To review the list of charter members and recall what each man has done in his own personal business makes plain why this organization became so influential, and why it has accomplished so much of real practical value. Each of these men already was an important factor in some one or more of the city's greater business enterprises. Chicago had in fifty years gained a position of influence in the world attained only after many more years in many other cities. Chicagoans are prone to think that this is because of a certain indomitable Chicago spirit. If that thought is justified, then it should be added that these were among the men who had that spirit in large measure. They were

Aldis, Owen F. Armour, J. Ogden Bartlett, Charles L. Bigelow, Nelson P. Bissell, Richard M. Buckingham, Clarence Butler, Edward B. Butler, Hermon B. Carpenter, Benjamin Coolidge, Charles A. Corwith, Charles R. Deering, James Ellsworth, James W. Ewen, John M. Farwell, John V., Jr. Foreman, Edwin G.

Greeley, Frederick Jones, David B. Kent, William Keyes, Rollin A. Kimball, C. Fred Knott, Henry A. Meeker, Arthur Meeker, George W. Mitchell, John J. Revell, Alexander H. Seeberger, Louis A. Selfridge, Harry G. Smith, Byron L. Smith, Dunlan Strobel, Charles L. Wilson, Walter H.

The second letter is from Arthur Meeker to the Committee on History, under date of April 6, 1921, and contains some interesting details as well as the suggestion of a possible debt of the Merchants to the Commercial Club.

"I will give you the following facts from memory and

think they are substantially correct.

During the winter 1895-6 I went to one of the Commercial Club dinners as a guest of the late Philip D. Armour. It occurred to me there that there was a field in Chicago for a similar organization of younger men. I discussed the matter in an off-hand way with Dunlap Smith in the spring of 1896, and again with him at my home in June of that year. We both agreed that the plan should be carried through. In July we arranged to dine one night at the University Club and discuss the matter still further. . . . In September we had another meeting at which the late Hermon B. Butler and Henry A. Knott were present. They both concurred in our ideas; and this was followed by another meeting in October, when I think John V. Farwell and the late Clarence Buckingham were present. The next meeting occurred November 20th, 1896, at the University Club, there being twelve men present.

It is my recollection that I acted as temporary chairman, Dunlap Smith as secretary, that by-laws were adopted at that meeting, that we incorporated about that time at Springfield, Mr. John V. Farwell was elected first president of the Merchants Club. Since that time I presume the records of the club will indicate its progress and what it has accomplished.

Yours very truly,
ARTHUR MEEKER."

These men of the Merchants Club were at once practical and idealistic. Seemingly engrossed in business, they have been able to take a long look ahead, and to plan not only for their own material interests, but for the comfort, growth, and adornment of their city. They loved Chicago and were proud of it: they had faith in it and in themselves, and believed it had the right to command their best service. Although in the By-laws which the Club adopted they stated their purpose simply as that of "advancing business interests by social intercourse of merchants and business men, and a free and unrestrained interchange of views upon all business matters of public interest," the public soon found that a new interpretation was being put on the word "business." Of course his own affairs, commercial and domestic, were the first concern of each individual member, as is the case with normal men, yet the last thing that the Merchants Club as a club seemed to think of was the personal interest or business of its individual members. On the other hand, what they meant by "business matters of public interest," was found to be the application of business principles to the minutest detail of providing for the comfort and betterment of the poorest, the most illiterate. as well as the rich and cultivated; it was found to include everything from cleaning the streets of the city to building up from the lake more land on which future embellishments might rest: it was found to mean the doing for the people of Chicago

whatever a devoted parent could think of to provide for his family a better and more beautiful place in which to pass their lives. These were practical men. They had ideals, and then applied their business principles and training in carrying these ideals out.

The formal adoption of the name "The Merchants Club of Chicago" occurred at a meeting held at the University Club in its building in Dearborn Street on November 30, 1896. December 10 of the same year occurred the first formal election of officers, resulting in the choice of John V. Farwell, Jr., for President; Dunlap Smith, Vice-President; Charles R. Corwith, Treasurer; Henry A. Knott, Secretary. Mr. Knott resigned from office on December 18, and was succeeded by Walter H. Wilson. The first Executive Committee appointed included John V. Farwell, Jr., Chairman, Charles R. Corwith. Dunlap Smith, Harry G. Selfridge, Henry A. Knott, Clarence Buckingham, Walter H. Wilson, and Arthur Meeker.

Apparently there was never any regular formal constitution for the Merchants Club of Chicago. Its fundamental law was included in the more flexible code of By-laws. These were modified from time to time, though not in important particulars, the changes having to do principally with dates for regular meetings, amount of dues, provision of fines for inattention. A further revision of the By-laws was contemplated shortly before the merger but not completed.

Direction of the Club's affairs was imposed upon its President, Vice-President, Treasurer, Secretary, an Executive Committee and a Reception Committee, all to be chosen at the annual meeting. Other necessary committees might be appointed.

Membership was fixed at first at 40 men, and increased afterward to 60 active members, with associate members drawn only from the active list; but this rule was changed after a time so that older men might be elected directly as associates. Membership was highly prized, and members were regular in attendance at meetings and attentive to committee work; rarely were fines for inattention necessary. Several members resigned because of removal from the city or of changed circumstances: one or two were dropped for inattention or for non-payment of dues.

A singular contrast with the present scale of living in several directions is afforded by the fact that the hour for dinners was fixed at 6:30, and the price per plate at \$3.25, including "wine, cigars, flowers and menus, leaving a balance of 25 cents from the price of each plate for extras." At later dinners they cut this cost per plate down to \$3.00, and yet the diners were not suffering privation, to judge from some of the menus arranged by the committee on menus,—a one-man committee,—Arthur Meeker. This charge for dinners was changed afterwards to \$60.00 per year.

Regular meetings were to be held on the first Saturday evening of each month, November to

FIRST FORMAL DINNER OF THE MERCHANTS CLUB OF CHICAGO

FEBRUARY 6, 1897

Menw

Blue Points

Consomme Princesse

Hors d'oeuvres

Paupiettes of Lake Trout, Venitienne

Potatoes Hollandaise

Tenderloin of Beef, aw Madere French Peus

Cutlets of Sweetbreads, Jardiniere

Sorbet Montmorency

Roast Quail on Joast

Lettuce Salad

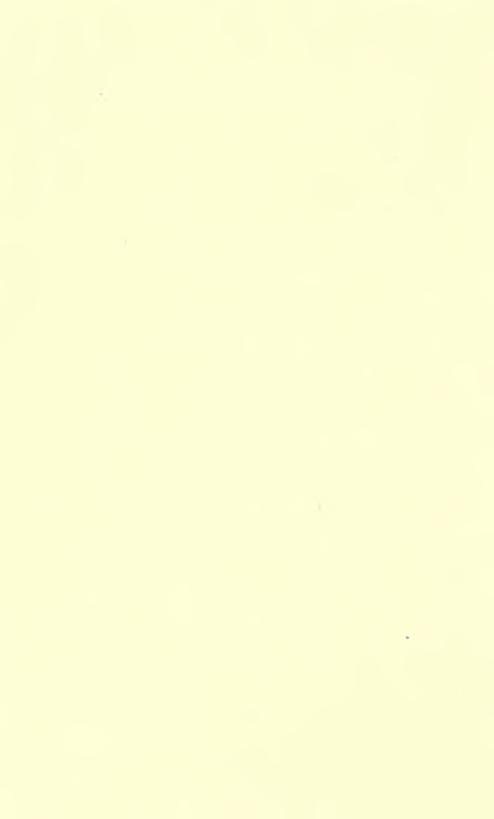
Fancy Ice Cream

Cakes

Coffee

Cigars'

Sauterne Claret Champagne



April inclusive: afterwards changed to the second Saturday, to avoid conflict with other clubs.

The annual meeting and election was in April, at the close of which the old administration withdrew and the one newly elected assumed direction of the Club and its affairs.

Regular open meetings were held at the important hotels of the time, generally at the Auditorium or the Grand Pacific. Closed meetings, and dinners for members only, might be at one of the clubs.

Frequently local ministers were invited to public meetings, but there was no rule requiring their ministrations. Also many times there was music during the dinner by a small band, but there was no rule for that.

Several times meetings were omitted or adjourned because of the death or bereavement of a member or the death of some prominent citizen.

The first regular meeting open to members and guests was held at the Auditorium hotel on the evening of Saturday, February 6, 1897. No record has been found of the number in attendance. "The Needs of a Great City," the topic for discussion at this first official dinner, was in a sense indicative of the Club's attitude, which was never "What can we get?" but "What can we give?" There was little sentimentality in the way they went about it. In order to ascertain the "Needs," they had Washington Hesing, an aspirant for the mayoralty, set them forth, and he,

nothing loath, compared Chicago to Constantinople under the government of the Sultan of Turkey, in point of uncleanliness, physical, moral and political. To be perfectly fair, but also to bait rival candidates one against another, His Honor Mayor Swift was allowed to take the side of the administration, and it is beyond doubt that he lauded his own performance as Mayor. Mr. Glessner, representing the Commercial Club, brought a message of good will from that body and the hope that the two clubs might cooperate in all good works, and D. H. Burnham, the architect-in-chief of the World's Fair, in his benign, big-hearted way helped them to see how, by planning large enough, they could secure hearty cooperation from the city that they sought to serve.

To begin with first principles, the Merchants Club on March 7, 1897, discussed "The Primary Election Law," and passed resolutions heartily endorsing "all provisions of the bill now before the State Legislature which we believe will give equality to all, etc. and respectfully urge our honorable representatives at Springfield to press the passage of this bill in its entirety." This bill was passed, and we find this minute in the Club records: "While we cannot truthfully claim that our Club passed that law, we can rightfully assume that we were one of the main important factors in crystallizing that public sentiment which finally demanded and obtained its passage."

The first steps leading to the achievement of a great result are always worthy of note. As the French say, "It is the first step that costs." The Chicago Plan work of the Club began in this way. On the 11th of April, 1897, the Executive Committee of the Merchants Club was empowered to see Mr. J. W. Ellsworth, chairman of the Board of South Park Commissioners, and ascertain his opinion of the prospect of erecting an Exposition Building on the Lake Front. Executive Committee, Messrs. Meeker, Buckingham and Selfridge, waited upon Mr. Ellsworth the following day, and after conference with him decided to visit Mr. Burnham at his office in the Rookery building. The result was that the plan for a single large permanent Exposition Building on the Lake Front was abandoned, and the broader question, "What can be done to make Chicago more attractive?" was scheduled for the next meeting of the Club, on April 3rd.

At that meeting Burnham, dreamer and planner and builder all in one, seized the opportunity to present to his audience in a perspective landscape painting, a bird's eye view of Chicago from Fifty-first street to Grant Park, showing a park from 300 to 700 feet in width to be built along the lake shore to the east of the Illinois Central Railroad from Jackson Park to 12th street, and another park to be built out in the lake as an island about six miles in length. The lagoon formed by these two parks varied in width, and a dozen or more

bridges of graceful design were to connect the island with the main land. It was the first glimpse of the Lake Front Park as it was planned to be.

Far from considering this an idle vision, the next speaker on the program, Ferdinand Peck—destined in 1900 to be United States Commissioner-General to the Paris Exposition—pronounced it "entirely feasible" from a financial viewpoint, and Mr. Selfridge, who has since shown London what a Chicago merchant can accomplish, reported himself as "enthusiastically in favor of the scheme," saying that it was "an opportunity for making Chicago the most remarkable city of the world, and which it would be the height of folly to neglect."

The project of "The Lake Front Park" was endorsed in executive session on April 12, 1902, and was again made the subject of discussion before the Merchants Club at its dinner in the Auditorium on February 14, 1903, when the speakers were Daniel H. Burnham, John H. Hamline, Bryan Lathrop, and Daniel F. Crilly—the two latter being Park Commissioners, the one of Lincoln, the other of the South Parks.

That the importance of the subject was realized is indicated by the fullness of the Club minutes. Much enthusiasm was manifested, and it was the unanimous wish "that the Club should actively support this important move toward the beautifying of our city"—to quote from the minutes. Alexander McCormick was president at this time,

but being temporarily absent from the city, the Vice-President was instructed on February 17, 1903, to name a committee of "proper persons" to arrange for the preparation of the Lake Front Park bill, and its presentation to the Legislature at Springfield. The bill involved the dedication of the land under the lake to this purpose, and the project necessitated the building of breakwaters and the dumping of the city's refuse and excavations in certain marked locations along the submerged shore to form new land with an elevation of seven feet above the water's surface. John H. Hamline Esq. drafted the bill, and with the welldirected untiring efforts of Graeme Stewart and the active cooperation of the Merchants Club it was passed. Grant Park, consisting of 150 acres along the Lake Front, was filled in at practically no expense, during a period of six years, and is now the site of one of the largest marble buildings in the world—the magnificent new Field Museum.

The Chicago Plan, as it developed in all its fullness, involved the widening of Michigan boulevard, the widening of 12th street, or Roosevelt road, the creation of other boulevards and the connecting of the park systems of the North, South, and West sides by a network of boulevards, as well as the re-arrangement of railroad terminals to facilitate traffic without congesting the streets or defacing the city, etc., etc. As all of these projects began to seem feasible of accomplishment, it was found that funds must be provided to cover

expense of maintaining headquarters for the work. and for the employment of engineers and assistants to Mr. Burnham, but Mr. Burnham contributed his own invaluable services, and gave of his funds besides. In a report read before the Commercial Club on January 25, 1908, Charles D. Norton, Secretary of the Merchants Club from April, 1904, to May, 1906, and its President in 1907, stated concerning the Chicago Plan, that the Merchants Club first guaranteed the sum necessary for these expenses, and then "raised thirty thousand dollars in small subscriptions from nearly four hundred persons in and out of the Merchants Club and the Commercial Club." On May 5, 1905, Mr. Charles Wacker, now the head of the Chicago Plan Commission, was elected President of the Merchants Club. In a very real sense, therefore, may the Merchants Club be called the prime mover in the initiation and furtherance of the Chicago Plan.

The conception of the scheme, of course, was Burnham's. He presented and explained it to Clubs, to individuals, and to many public and semi-public bodies. Men talked about it, nearly all conceded its beauty, as a dream has beauty, many thought it might be possible of accomplishment if others would make it so. The conditions were much as Mark Twain found them about the weather—everybody talked about it but nobody did anything—that is, not until the Merchants Club took it up. The Club held many meetings over it, public and private, and worked up a spirit

of helpfulness that gave the work its start. Then other organizations aided, until to aid the plan became the thing. And now we begin to see its beauties and its practical utility. Again, the conception of the scheme, of course, was Burnham's—the aid and encouragement came in largest measure from the Merchants Club. Indeed the greatest work undertaken by the Merchants Club was for the Chicago Plan, and it was the most continuing.

In his latter years, Charles Eliot Norton, Harvard University's great professor of the History of the Fine Arts, "held a warm belief in the destiny the West was carving for itself," writes his daughter "through its energy and high civic purpose, which men like Mr. Burnham embodied." To this Chicago Plan Mr. Burnham not only gave his time, his thought, his ability, his money, but more than these, his enthusiasm, all without any compensation whatever. He felt he had the unbounded, unfailing, ungrudging support of the Merchants Club and of the citizens generally, but especially of the Merchants Club. What he thought of this and of the men who composed that Club committee is told by his biographer Charles Moore in better words and to greater extent than can be done here.

He spoke in praise of their altruism, of their understanding of the needs of the city, and of their efforts to supply these needs. He characterized Charles D. Norton as a man of the highest ideals and of unusual ability, eager to do for the

public a great service; he spoke of Charles H. Thorne as the embodiment of simplicity and quiet power; of Joy Morton's forceful influence, felt as soon as he entered the room; of Edward B. Butler's constant and faithful support of the Plan; of Frederick A. Delano as a prince among men. He keenly appreciated having Clyde M. Carr on the committee, and that he should direct his great business acumen to the work of the City Plan.

With active and whole-hearted support from such men, Mr. Burnham felt his task was light. And so the work went on rapidly and thoroughly until the union of the two clubs. After that union the Commercial Club retained the old committee, several of whose members had belonged to both clubs, and continued the work. And the City Council adopted the Plan November 1, 1909, when it authorized the appointment of the Chicago Plan Commission, with Charles H. Wacker as its head and made up partly of city officials and partly of other citizens, and also passed ordinances for improving Michigan avenue and Roosevelt road (12th street) in accordance with the Plan.

Not all the efforts of the Merchants Club were so decorative in outward effect as those connected with the Chicago Plan. Some of them were quite otherwise, though intensely practical, as, for instance, the movement to establish a Municipal Pawnshop, which the Club inaugurated and carried through. No law existed in Illinois empowering a municipality to do anything of the

sort, consequently the Merchants Club had to set about getting such a law passed. The initial resolution on the subject was introduced by Alexander H. Revell at the Club's tenth meeting, April 8, 1898, covering the drafting of the bill. The bill was drawn by Leslie Carter, one of the members of the Club. The topic for discussion at the meeting of January 14, 1899, was "Provident Pawners' Societies," and a resolution was introduced and unanimously adopted, providing that

"Whereas, In the judgment of the Merchants Club of Chicago, the establishment of a Provident Pawners' Society, for lending small sums of money on goods and chattels at a fair and moderate rate of interest, is desirable, and

"Whereas, The laws of Illinois do not permit the incorporation of societies or companies for such purposes,

"RESOLVED, That the President of the Merchants Club be directed to appoint a committee of five persons to take charge of and present to the State of Illinois a bill which will authorize the formation of such corporations."

The Committee was appointed, visited Spring-field in the interest of the project, and the law was passed. On November 6 of the same year, the Associated Press came out in Chicago with this statement that was telegraphed all over the country and reprinted in scores of newspapers:

"A municipal pawnshop, operating under a law passed by the Legislature, was opened here today, and, judging from the number of applications for loans, will be a success. The institution is operated under a State

charter, and lends money at 1 per cent a month instead of the customary 5 or 10 per cent, and upwards, charged by pawnbrokers. The first and chief object of the society, as announced, is to protect poor people who borrow money on small chattels. The president of the society is J. V. Farwell, Jr."

The object had been successfully accomplished, and Chicago afforded the world the unique spectacle of gentlemen of the highest social and business standing conducting with clean hands and in the spirit of pure human brotherhood what generally had been looked upon as a sordid, contemptible business, often conducted in a heartless, oppressive manner, sometimes even criminally trading on the necessities of the poor. In the Club archives is a scrapbook of clippings showing what a surprising interest the world took in these unselfish efforts of high minded men to help humble folk. Something of the scope of the work is explained in a subsequent chapter.

Similar in intent was the move on the part of the Merchants Club for the establishment of municipal lodging houses, of "Mills Hotels" in Chicago, which came in the years 1899 to 1901.

"Small Parks and Playgrounds" became the subject of discussion by the Merchants Club on the occasion of the initial dinner under the presidency of Edgar A. Bancroft, November 11, 1899. Following its usual thorough-going custom, the Club had invited the author of "How the Other Half Lives" to address this meeting—Mr. Jacob A.

Riis, of New York. Richard M. Bissell, Benjamin S. Terry and Alderman Robert K. Griffith were also on the program. Mr. Riis and Mr. Bissell illustrated their remarks with stereopticon views of New York and Chicago conditions in the congested regions. Twenty-two members of the City Council were present. All responded to the authoritative statement made by Mr. Riis that "For every slum block you tear down to make room for a playground you let the sunshine into the souls of 10,000 children who, in the next generation, will pull this great city out of the mire."

The ultimate outcome of that meeting was the establishment of a Special Park Commission under the city administration, empowered to carry on park and playground extension work. An annual gift of \$100 from the Merchants Club was used in providing prizes for the competitive playground work among the boys and girls.

Closely akin to the above was the Club's work for the greater use of school buildings for social and recreative purposes in the evenings. In the Executive Committee meeting of July 5, 1900, Messrs. Cooley, Lewis and Hannan of the Board of Education were present by invitation, and Mr. Cooley, Chicago's Superintendent of Schools, stated his experience in this direction. Mr. Cooley addressed the closed meeting of April 12, 1902, and the result was a resolution of the Merchants Club endorsing the work of the Educational Committee and pledging its continued support

toward obtaining a larger use of public school buildings for the betterment of the neighborhoods in which they are located, as well as advocating the expenditure of a portion of the public funds for the purpose of rendering such usage possible. The value of this work, not only to those who benefited directly, but to the community at large, because of its aid in Americanization, has long since been demonstrated. It is a return to "the little red schoolhouse" as a community center which has been such a safeguard to the nation in the case of rural communities, and which is doubly needed in the rapidly increasing foreign settlements within the wide boundaries of all great cities and especially of Chicago.

The phrase "Greater Chicago" came into common use in the years 1898 and 1899, in connection with the effort of the Merchants Club and others to secure consolidation of the taxing bodies within the city, so that one municipal government should perform the functions of the city, county, and various small town governments. A special meeting of the Club, led by Judge John Barton Payne, was held on March 11, 1899, to discuss this subject, and individual members appeared in conference with the Citizens' Committee of 100, among others, Mr. John P. Wilson, speaking on the legal aspects of the matter, and Louis A. Seeberger on the real estate interests involved.

This was the time when the papers all over the country were full of direful predictions to the

effect that, whereas Chicago already covered 184 square miles, it would soon be increased to 400 square miles, and include "prairie, corn-fields, forests, and frog-ponds, while every living thing would be included in the census, bringing the total up to 5,000,000, and ending with the annexation of Illinois."

All the objects sought to be accomplished by the bill which was presented to the State Legislature at that time have not vet been attained, but Chicago did gain considerable territory from outlying towns, simplifying, to some extent, public improvements of general interest, such as the extension of roads beyond the former city limits, and leading to a more concerted action between city and county in such matters as the Forest Preserve, when, in the course of time, that movement arose. The work on the proposed new charter was put into the hands of a Charter Revenue committee of the Merchants Club, and much preliminary work done, and many obstacles in the way were removed by this committee, working in conjunction with the Commercial Club, the Civic Federation, the various park boards and taxing bodies.

The establishment of the United States Naval Training Station at Lake Bluff, which has since proved of not only national but international importance, came about largely through the instrumentality of the Merchants Club of Chicago. The matter was first presented at a meeting of the

Executive Committee at the Union League Club on October 23, 1903. On October 27, the subject was discussed, and again on October 29, in executive session, George E. Foss, Chairman of the Committee on Naval Affairs of the House of Representatives, being the principal speaker.

As a result of these meetings, a special meeting was held in honor of Secretary of the Navy Paul Morton, on July 14, 1904, at the Chicago Club, at which 150 members and guests were present. The speakers were Shelby M. Cullom, United States Senator, George E. Foss, Chairman of the House Committee on Naval Affairs, Joseph G. Cannon, Speaker of the House of Representatives, and Edward D. Kenna, with Secretary Paul Morton in the closing speech of response. Action was taken by the Club at a meeting of the Executive Committee held at Kinsley's on July 19, 1904, by which a committee was appointed with the right to increase its own membership, "for the purpose of doing everything in its power to secure the placing of the United States Naval Station in Illinois on the shores of Lake Michigan north of Chicago." President Baker appointed on this committee Graeme Stewart, chairman, John R. Morron, Fred W. Upham, and Harold F. Mc-Cormick.

At an executive meeting on July 21, this committee was increased by the addition of President Alfred L. Baker, ex officio. A letter was written on this date to the President and Executive Com-

mittee of the Commercial Club, inviting them to appoint a committee of equal number, "so that the undertaking may be a joint enterprise," and adding that "the Commission appointed by the President of the United States is now in the neighborhood of the Great Lakes to decide on a location; therefore it becomes necessary . . . that this joint committee be at once organized for work."

On the following day, the Executive Committee of the Commercial Club met and accepted the invitation of the Merchants Club, advising of their action, and of the appointment of William L. Brown, James H. Eckles, Louis F. Swift, Charles H. Wacker, and the President, J. Harley Bradley, ex officio, as their representatives.

Graeme Stewart of the Merchants Club was chairman of this joint committee. On August 30, at a meeting of the Executive Committee of the Merchants Club, there came a telephone message from Graeme Stewart that he had "secured a strictly confidential offer of the Downey tract (for the purpose of the naval site only) for \$80,000, and that he proposed to tender the land to the Naval Committee, which is to be in Chicago today for that purpose." By November 16, \$60,000 of the \$80,000 required to buy this tract had been secured. The Downey tract contained 120 acres. To this was added the Murphy tract of 52 acres, making 172 acres in all, valued at \$172,000, which was collected from about 50 persons.

Fifty-eight tracts in different places were before the committee appointed by President Roosevelt to decide on a site for the training station. Advocates of these different sites were droning away before the committee, which was patiently listening to their long-winded discourses on November 21, 1904, when Graeme Stewart, representing the Merchants Club of Chicago and the Commercial Club, appeared before the Committee, and in a speech which is said to have lasted but two or three minutes offered to give the whole splendid tract at Lake Bluff to the Government, in order to secure the location of the station near Chicago.

On November 24, 1904, word came from Washington that the government had decided to accept the offer of the Lake Bluff site. By June 27, 1905, the Merchants Club was appointing a committee to take charge of matters pertaining to the laying of the corner-stone of the principal building when, on the same day, it became necessary to appoint a place of meeting preparatory to attending in a body the funeral of Graeme Stewart. The Great Lakes Naval Training Station may be said to be his memorial.

At the beginning of the twentieth century, Chicago, whose existence as a city extended over less than the three score years and ten allotted to man by the Psalmist, had not had time to attend to all details of personal nicety in the manner that might be expected of a city that had longer experience. With plans for a beautiful city in mind,

however, it behooved her to begin with fundamentals and see that the streets in the business center at least were decently cleaned. Neglect on the part of those whose legal duty it was to attend to the city's needs in this respect, led to a determined move on the part of her true and loyal friends to render this humble service. On April 8, 1904, David R. Forgan, Harry G. Selfridge, Alexander H. Revell, John R. Morron, and Frank H. Armstrong of the Merchants Club were appointed a Street Cleaning committee, to cooperate with the Commercial Club committee for the same purpose.

The Commercial Club, the elder body of the two, had invited this cooperation, and on its part appointed on the Street Cleaning Committee John G. Shedd, Charles H. Wacker, John V. Farwell, Joy Morton and Benjamin Carpenter. Each club pledged itself to give to the extent of \$5,000 if so much were necessary, providing that the total cost of the work did not exceed \$10,000. The fiftieth regular meeting of the Merchants Club came on March 18, 1905, at the Auditorium hotel, and was in reality a joint meeting with the Commercial Club to discuss the subject "Street Paving and Street Cleaning." The speakers were John A. Alvord, Civil Engineer, Richard T. Fox, Charles H. Wacker and Prof. Albion W. Small.

Joy Morton was appointed chairman of the joint Street Cleaning Committee of the two clubs. The territory staked out by this committee was the loop district. In a body the committee called on Mayor Harrison, and told him that they proposed to keep this part of the city clean—very clean—for one year, as an object lesson. The Mayor agreed to turn over to them the funds the city intended to apply to this district for that period, and to give them the contract. Of course they had to be incorporated in order to take such a contract, and accordingly this was done, and the work begun, in the name of The Citizens' Street Cleaning Bureau, Inc. Before the Bureau took charge June 1, 1905, this committee, combined with similar committees of other Clubs, had expended more than \$66,000 on the work.

Richard T. Fox, an eastern expert in streetcleaning methods, was appointed active superintendent; an office was fitted up, and men were employed as sweepers. To make them more conspicuous, these latter were uniformed in white, and were soon dubbed "White Wings." Nothing that ever happened in Chicago had created greater enthusiasm. Inspired paragraphs poured from the pens of newspaper writers, enough to fill a portly book of clippings; and as for the cartoonists with a great Scottish chief of Chicago finance and a great merchant chief of Chicago trade (of New England extraction) in full panoply of white wings, with brooms rampant, mops couchant, scrubbing the streets to make a "Spotless Town"—truly the daily newspaper cartoonist found his ways were ways of pleasantness and all his paths were peace.

The effect upon Chicago was electrical. All over the city associations were formed to keep the city streets immaculate. Women's Clubs and Children's Brigades joined in the crusade. As for the merchants of State street, they were not to be satisfied with merely keeping the street clean, they wanted to make it a model street, and formed the State Street Improvement Association. So impressed were the ordinary street sweepers that they vied with the "white wings" on streets that came in contact with those of the joint committee streets, in keeping them cleaner than they had ever been before.

At the end of the year for which they had contracted, it was generally agreed that "The Citizens' Street-Cleaning Bureau" not only had made good on its promise and kept the loop streets clean, but had created such a sentiment among the people that they would not again put up with former conditions. In an editorial of June 7, 1905, under the caption Cleanliness that Pays, it was asserted that "An experimental year of downtown street cleaning by private enterprise had proven so successful that the members of the Commercial and Merchants Clubs, who were instrumental in starting the movement, may take credit to themselves as great public educators." For the next year, subscriptions amounting to about \$2,500 a month were added to the \$2,000 a month contributed from the city treasury. Chicago, having once enjoyed the luxury of clean streets in the down-town district, resolved that they should be kept clean.

While attending to what its By-laws called "business matters of public interest," the Merchants Club of Chicago decided to include in these duties the investigation of, and the practical application of business principles to the subjects taught in the public schools of the city. From the viewpoint of business men, commercial and manual training had been overlooked to a large extent in the schools of Chicago, not from want of desire or from inefficiency on the part of the school authorities, but largely because of insufficient funds, accompanied perhaps by a general lack of information on the part of the public on this particular subject.

The discussion at the regular meeting of February 9, 1901, was on "Commercial High Schools." Professor Jeremiah Jenks of Cornell University had come on to address the meeting. He said in part: "The schools of the present do nothing to develop the skill of the hand of the worker. They do something for character, but do not teach individual action or the relations of the pupils to society. We could throw away enough useless matter now taught in the schools to give time for this instruction." Superintendent Cooley explained that such subjects had not formerly been taught in the schools of Chicago because in an earlier stage of social organization every child received a share of such instruction in his own home, but that the school of 1850 was not necessarily the best school in 1901. Mr. Shedd, out of his practical

experience in the employment of young men and women in business, spoke with authority, to the effect that the high school graduates of today are ill-prepared for business, and advocated a commercial course of two years in high school in addition to the regular course.

Action was taken in the form of a resolution, one clause of which read: "First, that the constant aim of all instruction and training be to produce intelligent, self-supporting citizens," and which ended with this solemn dedication of the Club to this work:

"Resolved, That the President, with the approval of the Executive Committee, be empowered to take such steps and appoint such committees as may seem in their judgment calculated to aid in carrying out this important work, which, we believe, offers an appropriate and practical field for usefulness on the part of the Club, and to this end the members of this Club pledge themselves to give their earnest endeavors to the work of helping to enlarge, improve and approve the scope and character of services rendered by the Public School System as set forth above."

The secretary was absent from the city at the time of this meeting, and the names of the first Educational Committee seem not to have been recorded. The Educational Committee for the next season, 1902–3, included John R. Morron, chairman, James G. Rogers, Charles D. Norton, A. F. Gartz, Frank H. Armstrong, and Joseph T. Bowen. Among dinner topics suggested at the meeting of

November 11, 1902, was the following well worked out program emanating from James Gamble Rogers:

- 1. "Need of a Public Manual Training School for Girls. Object—Instruction in domestic science and arts, such as cooking, sewing, etc.
- 2. Need of a Trade School for Boys. Object— Instruction and apprenticeship in the different trades.
- 3. Need of a Public School Commons. Object— To give better business training than that afforded by business schools in a six months' course."

At its meeting on February 18, 1904, the Club had as guests representatives from the City Council, from the Board of Education and from the Press, and adjourned from the dinner table to go to the Washington school at the corner of what is now Grand avenue and North Morgan street. It is recorded that "an interesting evening was spent inspecting the work done in the night schools of Chicago, etc., both that by the Board of Education and that by the Educational Committee of the Merchants Club, the latter supporting manual training, cooking, sewing, typewriting and pottery departments."

Returning to the Auditorium at ten o'clock, a supper was served, after which addresses were delivered by Edwin G. Cooley, Superintendent of Schools, W. G. Bogan, Principal of the Washington school; Joseph T. Bowen, chairman of the West Division Educational committee of the Merchants Club; Allen B. Pond, chairman of the O'Toole School committee; James G. Rogers, chairman of the Washington school committee. After so strenuous a program we are glad to read the Secretary's record that Alfred Cowles sang "On the Road to Mandalay," and that President Charles Wacker led the Assembly in "The Stoker Song."

By the time that the Merchants Club had progressed to the 48th regular meeting, on January 14, 1905, the subject of "The Public Schools" appeared in its rightful place as among the important factors of the city's progress, even on a program which included such topics as "The Chicago Commercial Association," "The Great Lakes as a Factor in Transportation Facilities," "Chicago as a Financial Center," "Chicago as a Manufacturing Center," and "The Spirit of Progress and Chicago's New Charter."

At the last annual meeting of the Merchants Club as an independent body, May 5, 1906, the subject of Manual Training Schools occupied a large part of the consideration of the Club. It developed that under the Illinois Act of 1897, the establishment of a manual training department for high schools was possible; that in 1900 such a department was established in Chicago, and that during the year then just past one such school was held in the building at Cass and Illinois

streets, and another in the Moseley building on 20th street. The students were principally from apprentices to the mason and carpenter trades. By an amendment in 1903 to the Illinois Act on Apprentices it was provided that in municipalities where manual training schools are maintained, indentures of apprenticeship shall require the master to cause the apprentice to attend such school for at least three consecutive months in each year without expense to the apprentice.

It was pointed out that to a certain extent existing manual training schools were failing of their primary purpose, and the labor unions preferred to keep trade training in their own hands, and were practically compelling the so-called manual training schools to limit their instruction to reading, writing, applied arithmetic and drawing.

On December 8, 1906, at the Auditorium hotel, and under the presidency of Charles D. Norton of the Merchants Club, occurred one of the most notable meetings in the cause of education that ever took place in Chicago. The speakers were Theodore W. Robinson; Edward C. Eliot, ex-Chairman of the Board of Education of St. Louis; James J. Storrow, President of the Board of Education of Boston, and Nicholas Murray Butler, President of Columbia University, New York City. Four States were thus represented by the men who spoke, and every grade of school from the lowest to the highest. Moreover in the audience were men who had been studying these questions

from the vantage-point of applied education, and who were in a sense the fulcrum against which the long lever of public opinion rested in raising Chicago's load to a higher level.

The meeting which immediately followed this was a closed joint meeting with the Commercial Club and the Merchants Club in conference. Only one more meeting of the Merchants Club took place. The curtain was falling, but it is significant that when it rose again the first regular meeting held by the united bodies was in the cause of education. At that brilliant gathering the subject of discussion was Industrial Education, with speakers from abroad and from both the industrial world and the field of advanced ideas in teaching. The developments in manual training which children of the present enjoy in Chicago, and those of the future will enjoy, must be credited in large part to the clear thought and open hand of the united body of business men made up of the Commercial and Merchants Club members.

Of the 71 meetings during its ten years of independent existence, three were joint with the Commercial Club, six were special, as visits to business establishments, outings, and in honor of some friend or celebrity, thirteen were closed meetings, for reviewing the past, etc., leaving forty-nine for critical or constructive work, and these were devoted to discussions of finance and trade, of educational matters, of political not partisan subjects, embracing both municipal and

national affairs. The wording of the subjects was different in each case, of course, but really the subjects fell into these four categories, for these are the things that concern men. Not all of them had as definite concrete results as the Pawners' Bank plan, the Great Lakes Naval Station, the City Plan. One meeting was addressed by women only, Mrs. Maud Ballington Booth, who spoke of her work with State Prisons and of her Hope Halls which started the ex-convicts on the right road when they had served their time and discharged their legal debt to society; and Miss Jane Addams, who told her methods to prevent boys and girls from becoming criminals. Presidents and ex-Presidents and Cabinet Ministers, Foreign Envoys, Scholars, Statesmen, eminent Jurists and Philanthropists and Ecclesiastics, Naval and Military officers, Railroad and Industrial and Commercial magnates, and Labor leaders, experts who had given years of study to their subjects, men of affairs from all over the land, and many honorable private citizens, gave entertainment and instruction at these meetings, and members of the Club have taken counsel together, seeking knowledge to justify action.

Officials were officially received, with due formalities and attention. Always these receptions were intended to be decorous and dignified. With the best intentions decorum and dignity sometimes fail. Members may recall the great preparations of the Reception committee to welcome the Am-

bassador of His Imperial Majesty of China in 1905, and going in a body to the station expecting to meet oriental splendor and ceremonial, to find instead a quiet, democratic gentleman, carrying his own suit case; and perhaps they may recall also the several amusing contretemps attending his entertainment and departure.

There were some unusual meetings, one in the winter of 1902, while many guests were present, when a well known and much loved cartoonist mounted the table and rapidly drew caricatures of half a dozen of the more prominent men present; and again at a dinner at a member's home, where some unconscionable wag reported that the wine had given out—this was before prohibition days—and even hinted that resort should be had to a near neighbor, the redoubtable and sportive Mike McDonald, for a further supply.

Occasionally there was a bit of delicious fooling, mostly at closed meetings with only members present, and rarely at an open meeting, but once, when a staid and dignified member spoke on a serious subject wholly in the manner of the newly arrived Swede in thought, in gesture and in accent. And at the final meeting of the club, lest any feeling of gloom or regret might exist, some light-some frivolity was introduced in many short extempore speeches and in singing parodies of topical songs.

A custom of the Club, honored annually in its observance, was to take a day for the inspection

of some commercial, railroad or manufacturing enterprise, or other type of Chicago industry, and once this was construed to include a visit to the County Institutions at Dunning; or, better, the Club spent a day in some open air pastime, as when it accepted the courtesy of the C. & N. W. R. R. for a trip to Madison to see the baseball game between Wisconsin and Chicago Universities; or to spend a day on the golf links at some time in the early summer; or as guests of one of the members at his country home, to enjoy country sports and country air and scenery, relaxation from business, and the graces of hospitality, combined in one pleasant holiday. Formality was taboo; the years and the dignity slipped from back and shoulders, and the spirit and zest and sprightliness of youth replaced the sober grind in pursuit of that acknowledged measure of success, the nimble and elusive dollar. That day of outing was ever a joy.

While it has seemed more important from a Chicago viewpoint to dwell on the things in the Merchants Club annals which touched Chicago most closely and changed her institutions for the better, one can not write the history of the Merchants Club without recording certain addresses made before that body which were of universal or nation-wide interest. Two of those of especial significance were that of November 8, 1904, when the Right Hon. John Morley discoursed on American Elections, and that of March 10, 1906, when President Eliot spoke of the Ethics of Corporate

Management. Many thought these the choicest meetings held by the Club, filled as they were with instruction, entertainment, delicate humor and sparkling badinage. Both were large meetings, and with men of such marked ability and character speaking, public opinion necessarily was drawn to such topics. Always on such occasions the Club and its members were generous in invitations to friends and the public. The Club did not set itself up as a preacher or an exemplar, but strove to do its work as a part of the public and for the public good. Another such dinner was at the Grand Pacific hotel on November 12, 1898, when the subject, "Advantages to be gained by Chicago and the Northwest from territorial expansion," was discussed by Stuyvesant Fish, of New York, William E. Curtis, of Washington, Henry S. Boutell, United States Congressman, and H. P. Judson, of Chicago. Again, on the 11th of February, 1899, there was a notable consideration of our trade relations with Canada. with President Selfridge, who had graduated from the business of Marshall Field & Co. into his own establishment, followed by such men as Hon. John Charlton, member of the Canadian Parliament, and ending with an address by James H. Eckels. "Canada and Reciprocity" was the subject November 10, 1906, presented by President James J. Hill of Great Northern Railway.

The Negro Problem in the South was ably presented before the Club one evening early in

March, 1901, by P. B. Barringer of the University of Virginia,—a southerner of the old school,—and with equal ability, and doubtless to the better liking of the Club, by Booker T. Washington of Tuskegee Institute. Financial and industrial combinations were given an airing by Carroll D. Wright, United States Commissioner, and Judge James B. Dill, of New York, the latter known as "the father of trusts," a director in the Carnegie Company, and in many other corporations. It was remarked on this occasion that there was no debate between the speakers, but that though neither knew the contents of the other's paper, there was a striking parallel between the arguments they advanced.

Melville Stone, President of the Associated Press, who claimed New York for his residence, yet could not keep away from Chicago for any length of time, came on to speak from his ripe experience on "The Infallibility of the Press," This was at Kinsley's, on January 11, 1902. Mr. Stone while admitting the infallibility of the Associated Press of course, took occasion to warn the public against all sensational writers, and said that the only paper really to be trusted is one which does things for the public good, one edited by a man who makes the newspaper an end by which success may be achieved, and not a means." He said that it should be "untrammeled, able to criticise without fear when it finds a thing that should be criticised,"—a doctrine readily assented to by the members of the Merchants Club. Slason

Thompson and John McCutcheon were present on that occasion, and the latter improved his time in getting some swift sketches of Mr. Stone, of John V. Farwell, of Alexander H. Revell and James H. Eckels in characteristic poses. George Ade was unable to be present, but a letter that purported to be from him was read by Slason Thompson, to the effect that he *knew* the great pleasure of which he was depriving the Club, but it was unavoidable! This was enough like Ade to have been his genuine letter.

Always speakers before the Club have been untrammeled in their utterances, were privileged to say what they thought, whether agreeable to their hearers or not. Rarely have the people of Chicago listened to plainer talk on police administration than that delivered by District Attorney William Travers Jerome of New York City and his aides, Police Inspector Frank Willard (Josiah Flint), and Deputy Commissioner Captain Alexander Piper. They were the guests of honor of the Club on January 9, 1904, and before 62 members and 150 guests they dwelt on our shortcomings in a masterful manner, and doubtless for our good.

Chicago's feelings were somewhat mollified when, on March 12, 1904, at the second meeting after that tempestuous dinner, George Bruce Cortelyou, Secretary of the then newly created Department of Commerce and Labor, spoke to the Club on "Some Problems and Policies of the New Department." There were present 45 members and 101 guests, among the latter foreign consuls, army and navy officers, city officials, and others. Brigadier-General Frederick Dent Grant followed Mr. Cortelyou, and thereafter we rejoiced that if in the eyes of some eastern friends Chicago was not impeccable as to its police department—and it was not—at least there were other friends to credit us with some knowledge of commerce and labor.

President Roosevelt visited Chicago on May 10, 1905, and was entertained—first among many affairs—at a luncheon at the Auditorium by the Merchants Club. On his arrival on the noon train, fresh from the West, after shaking hands with the engineer, as was his custom, and after sundry exciting moments amid the crowds who were shouting for "Teddy," he was greeted by the Committee of the Club and hurried off to the noon-time repast. In the light of events that have followed, we may read with a new understanding some of the things which our warrior-President said that day:

"I believe in a big navy, and I hope that I need not say that I believe in it, not as a provocative to war, but as a guaranty of peace . . . " "We have not the choice, gentlemen, as to whether this country shall play a great part in the world; we cannot help playing a great part. All we can decide is whether we will play it well or ill; we have that to decide . . . "

Lunchean

given in honour of the

President of the United States

Green Peppers,Boniface

Cream of Sorrel Lavarin

Brook Trout, Meunière Potatoes Cucumbers

Broiled Spring Duck

Cold Asparagus

Gorgonzola Cheese

Coffee

Moselle

Oberemmeler

Wednesday, May the tenth Brut, Private Cuvée

nineteen hundred, and five

The Auditorium





The Merchants Club

Dinner in honour of His Excellency

Sir Chentung Siang-Cheng His Imperial Chinese Majestys Envoy Extruordinary and Minister Plenipotentiary to the United States

Menu

Tomate Boniface
Essence of Game, Diana
Oyster-crabs in Teuillantines
Noisette of Lamb, Soubeyran
Green Peppers, Biscayenne
Tond d'Artichaud, Vatel

Tond d'Artichaud, Vatel Sorbet a l'Impériale

Breast of Prairie Chicken, Cumberland Sulade Romaine

> Fancry Ices Assorted Cakes

Gorgonzola Camembert Coffee

"We cannot abandon our position on the Monroe Doctrine; we cannot abandon the Panama Canal: we cannot abandon the duties that have come to us from the mere fact of our growth as a nation, from the growth of our commercial interests in the East and in the West, on the Atlantic and on the Pacific. Now I earnestly hope that with the added responsibility will come not merely a growth in power to meet that responsibility, but a growth in sobriety of mental attitude on our part toward these new duties. If there is one thing that ought to be more offensive to every good American than anything else, it is the habit of speaking with a loose tongue offensively about foreign nations, or of adopting an ill-considered and irritating attitude toward any one of them."

"I hope to see our foreign policy conducted always in the spirit not merely of scrupulous regard for the rights of others, but of scrupulous courtesy toward others, and at the same time to see us keep prepared so that there is no position that we take in either hemisphere that, once taken, we cannot stand on."

Soon after this, on November 11, 1905 the Club discussed "Our Trade Relations with China," with that most able and authoritative exponent of the Chinese side, Sir Chentung Liang-Cheng, His Imperial Chinese Majesty's Envoy Extraordinary and Minister Plenipotentiary, as the principal speaker. This was followed on December 9 of the same year by a conference on The Old Navy and

the New, with General Horace Porter and Admiral Dewey as speakers; while at the next meeting Gifford Pinchot discussed the National Forest Service fully and ably.

Perhaps the Club felt that it had had enough of the serious and the strenuous part of life for a time, or perhaps it was trying to carry out President Roosevelt's advice, and be courteous to our national neighbors. At any rate, its next meeting was held on February 18, 1906, in the Café de Chapultepec, in the City of Mexico. Mr. Robert Mather, President of the Rock Island Railway, took the Club as his guests on an excursion to Mexico, on pleasure bent but not inattentive to business considerations at the same time. In the party were Alfred Cowles, Edward A. Turner, Charles H. Thorne, Nelson P. Bigelow, Charles R. Corwith, W. Vernon Booth, Granger Farwell, Frederick Greeley, George Merryweather, Walter H. Wilson, Benjamin Carpenter, Charles R. Crane, Charles D. Norton, Arthur D. Wheeler, Charles L. Strobel, and others.

A dinner to Mr. Mather, given by President Wacker at the Auditorium on February 27, 1906, followed the return of the Mexican party, at which dinner it appeared that the Club had been deeply impressed with the development of Mexico, particularly in the direction of mining enterprises.

Much might be said in recognition of the work of Charles D. Norton, who presided over the City Plan committee until called to Washington as





The Merchants Club of Chicago

Dinner in honour of General Horace Porter and Admiral Dewey



Menu

Canapee Capucine Clear Green Turtle, au madére Barquettes, à l'Ambassadrice Tenderloin, of Beef, Fresh Mushrooms New Peas

Asparagus,Sauce Hollandaise Sorbet Fleury

Roast Partridge,Bread Sauce Lettuce,and Grape Truit

> Tancy Ice Cream Assorted Cakes

Camembert Gorgonzola Coffee

Private Secretary to President Taft, and of his successor, Charles H. Wacker; of John V. Farwell, who sponsored the Pawners' Bank plan and was first president of the bank; of Theodore Robinson and his great efforts for vocational education: of William E. Clow, of Joseph T. Bowen, of Richard M. Bissell. Special attention might be called, also, to the work of other members on each of the great questions that were before the Merchants Club, for many deserve special commendation for unselfish devotion and persistent and wisely directed effort. Such special mention might be invidious, however, for in each case every member did what in him lay to help the causes advocated by the Club, and no man sought special commendation. It was the loval teamwork of all that accomplished successful results.

Some indications of other efforts and intent of the Merchants Club, and of the wide range of its activities and discussions may be gathered from the list of meetings appearing elsewhere in this book. These discussions never were frivolous but earnest and dignified, and almost always brought about good results.

One or more meetings of more than passing merit, and ending in good constructive work, marked every administration, though as often is the case, some of the most efficient were the least spectacular and had the least record.

The last meeting of the Merchants Club as an independent organization took place at the Audi-

torium hotel on the evening of February 9, 1907. It was a closed meeting, and the secretary has left no record of it in the Club's Minute Book. There is no need. The Merchants Club had written its record into the lives of the children of the city, in the altered homes of the poor, in the cleaner streets and cleaner policies of Chicago, in the great Naval Station which was to go so far toward saving civilization in the world war, in the dawning vision of the City redeemed and made beautiful. To belong to the Merchants Club of Chicago had become a sufficient charter of nobility. There was only one added honor for it, and that was to be invited by the elder organization, the Commercial Club, which had so long borne the standard of civic righteousness, to fall in line beside it. Both were striving for the same ends. One in purpose, they became one in fact, and April 27th of that year found the two organizations blended into one, under the presidency of the man who had been the first president of the Merchants Club. This was also a closed meeting, and its subject marked the beginning of the city's rise to a new and higher plane,—the realization of the "Plan of Chicago"—to be a city of law and order and beauty—a city of opportunity alike for its humblest and its proudest citizen.

BY-LAWS OF THE MERCHANTS CLUB



Object

THE MERCHANTS CLUB OF CHICAGO is organized for the purpose of advancing business and public interests, through an association of merchants and business men, and a free interchange of views.

By-laws

ARTICLE I

MEMBERS

Section 1. The club shall consist of those by whom its original constitution was framed, and of such other members as shall be elected in accordance with the provisions of its By-laws.

Section 2. Recommendations for membership shall be made in writing to the Secretary. If the Executive Committee unanimously approve a candidate for membership, his name shall be placed upon a printed ballot, which shall be sent to each member by mail, but only one name at a time shall be approved by the Executive Committee or submitted for election; and each member may vote upon the election of such candidate by writing "Yes" or "No" opposite the name upon the ballot, and shall return such ballot to the Secretary within

the time therein specified. Three (3) negative votes shall exclude the candidate. An entrance fee of \$25.00 shall be paid on admission, and annual dues of \$60.00 shall be payable at the beginning of each year, which shall include all regular dinners. The fiscal year shall end with the annual meeting in April.

Section 3. In the admission of members due regard shall be had, as far as practicable, to the branch of business in which candidates are engaged, so that the various interests of the city shall be fairly represented in the Club.

Section 4. The membership shall consist of active, associate and non-resident members. The number of active members shall not exceed sixty, and no person over fifty years of age shall be eligible to active membership. Associate members shall be chosen only from the active membership.

Section 5. Any active member, who has been such for ten years, may, at his written request, when approved by unanimous vote of the Executive Committee, become an associate member; and every active member, upon reaching the age of fifty-five years, may become an associate member.

Section 6. An associate member shall have the same privileges and duties as an active member, save only that he cannot vote for the election of members or officers or Executive Committee, or be elected an officer of the Club; nor shall he be fined

for absence from Club meetings, except when he has notified the Secretary that he would attend a meeting. Associate members shall be eligible to the Executive Committee and to all other Committees of the Club. The annual dues of associate members shall be the same as those of active members.

Section 7. Any active or associate member who has changed his residence from Chicago to any point not less than one hundred miles therefrom may make application to the Executive Committee and upon their approval, become a non-resident member. Non-resident members shall have the privilege of attending any regular meetings of the Club upon giving the Secretary due notice of their intention so to do. They shall pay annual dues of \$10.00 payable at the beginning of each fiscal year, and an assessment of \$5.00 for each meeting of the Club they attend, Non-resident members shall not be entitled to vote or participate in the election of members or officers.

Section 8. Any member who shall fail to pay his annual dues or fines for absence for the space of two months after notification by the Treasurer, and any active member who shall absent himself from four consecutive meetings without the necessary excuse hereafter specified shall thereupon forfeit his membership.

Section 9. Every active member shall attend each meeting of the Club unless prevented by

sickness or unavoidable absence from Chicago and vicinity. If he absents himself without the necessary excuse he shall be assessed as follows:

ARTICLE II

OFFICERS AND EXECUTIVE COMMITTEE

Section 1. The officers shall consist of a President, a Vice-President, a Secretary, and a Treasurer.

Section 2. The Executive Committee shall consist of the Officers, the President of the Club for the preceding year, the Chairman of the Reception Committee, and four other members of the Club to be elected as hereinafter provided.

Section 3. At the April meeting of the Club, the officers shall be elected to serve one year, or until their successors are elected. The four elective members of the Executive Committee shall be elected to serve for a term of two years. Two of these four members shall be elected annually.

Section 4. A Reception Committee of five (5) members, including a Chairman, shall be elected at the April meeting, having been nominated according to Section 1, of Article III. This Committee shall have in charge the entertainment of speakers, guests of honor, and new members;

serving in a general way as hosts of the Club, subject to the Executive Committee.

Section 5. The Executive Committee shall have the power, by unanimous vote, to discipline or expel any member, whenever in its judgment the best interests of the Club shall require such action.

Section 6. The Executive Committee shall have the power to assess members for expenses which it may be necessary to incur for any special occasion.

ARTICLE III

NOMINATING COMMITTEE AND MEETINGS

Section 1. A Nominating Committee of five members shall be selected at the regular March meeting of the Club, and this Committee shall prepare a list of candidates for the various offices and elective committees. Such list shall be mailed to each member at least two weeks before the April meeting, at which meeting the annual election shall be held.

The Secretary shall also mail to the members at least five (5) days prior to the April meeting, any opposition ticket received by him which has the written approval of at least ten active members.

SECTION 2. The Club shall hold meetings on the second Saturday of each month, from November to April, inclusive. The Executive Committee is authorized to change the date of the meeting whenever they may deem it advisable.

ARTICLE IV

GUESTS

Section 1. Any member, with the permission of the Executive Committee, may invite one or more guests to attend any regular meeting.

ARTICLE V

AMENDMENTS

Section 1. These Articles may be altered or amended by a two-thirds vote of the members present at any meeting of the Club, if notice of the proposed amendment was given at a previous meeting.

THE MERCHANTS CLUB OF CHICAGO ORGANIZATION

LIST OF OFFICERS AND COMMITTEES

February 1897—February 1907

In seeking to estimate the value of an untried organization, one first scans the list of Executives and working Committees. The theory of the Merchants Club was that each administration should have one year of office only, but that one member of the current administration should hold over to the next, to insure continuity of policy. At its beginning its committees naturally were few: as it settled down to its work the committees grew greater in number and larger in membership, and many times were divided into subcommittees, that their efforts might be directed to the best advantage. The rosters here given for each of the ten years of the Club's life are thought to be complete and substantially correct.

An effort has been made to have the portraits of the Presidents of as near the dates when they held office as was possible.





JOHN V. FARWELL

OFFICERS AND COMMITTEES OF THE MERCHANTS CLUB

From the Year of Establishment 1897-98

President						John V. Farwell, Jr.
Vice-Pres	ide	nt				Dunlap Smith
Treasurer						Charles R. Corwith
Secretary						. Walter H. Wilson

Executive Committee

Harry G. Selfridge, Clarence Buckingham, Arthur Meeker.

Membership Committee

Henry A. Knott,

John V. Farwell, Jr.,

Dunlap Smith.

By-laws Committee

Clarence Buckingham,

Charles A. Coolidge, Harry G. Selfridge.

Committee on Name of Organization

Hermon B. Butler,

Frederick Greeley, Charles R. Corwith.

Committee on Revenue Legislation

Henry A. Knott,

Alexander H. Revell, John V. Farwell, Jr.

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The Club year ended with the election of officers for the next year at the April meeting. The new administration assumed management at once with no regular club meetings during the summer, but many committee meetings for continuation work and to prepare later programs.





HARRY G. SELFRIDGE

1898-99

President				Harry G. Selfridge
Vice-Preside	ent			. Leslie Carter
Treasurer				Nelson P. Bigelow
Secretary.				Walter H. Wilson

Executive Committee

John V. Farwell, Jr., Hermon B. Butler, Rollin A. Keyes.

[There were other Standing and Select committees, but the titles of these and the names of members were not recorded.]

On Nominations

The names of the members of the committee on the nomination of officers and standing committees for the year ending in April, 1900, were not recorded.

The election was at the annual closed meeting held April 8, 1899, at Grand Pacific Hotel.





Edgar A. Bancroft

1899-1900

President.........Edgar A. BancroftVice-President......Rollin A. KeyesTreasurer.........Nelson P. BigelowSecretary......Alexander A. McCormick

Executive Committee

Hermon B. Butler, Leslie Carter, Richard M. Bissell.

Reception Committee

William R. Harper, Chairman.
C. Frederick Kimball, Edward B. Butler,
Graeme Stewart, John G. Shedd.

Committee to Provide By-laws for State Pawners' Society

Richard M. Bissell,

Clarence Buckingham, E. A. Bancroft.

Committee to Revise By-laws of Merchants Club

Hermon B. Butler,

Dunlap Smith, Walter H. Wilson.

Committee on City's Finances

Arthur T. Aldis, Chairman.

Harold F. McCormick, Rensselaer W. Cox.

Small Parks Committee

Frederick Greeley, Chairman.

Edgar A. Bancroft, Alexander A. McCormick, Graeme Stewart, Frederic W. Upham.

The Committee on nominating the next year's officers was appointed at the March meeting of 1900, in accordance with the By-laws. It consisted of:

Walter H. Wilson, Chairman.
Arthur Aldis, Charles H. Hodges,
Henry A. Knott, Charles H. Wacker.

Election was at the meeting April 14th, at University Club.





HERMON B. BUTLER

1900-1

President..................Hermon B. ButlerVice-President...<td

Executive Committee

Richard M. Bissell, Alex. A. McCormick, Edgar A. Bancroft, Rollin A. Keyes, A. J. Earling.

Reception Committee

Rollin A. Keyes, Chairman. Charles L. Bartlett, Frederick Greeley, Benjamin Carpenter, Charles L. Strobel.

Membership Committee

Edgar A. Bancroft, John V. Farwell, Jr., Richard M. Bissell, Nelson P. Bigelow.

Committee on City's Finances

William Kent, Arthur T. Aldis, Rensselaer W. Cox.

Committee on Prevalence of Crime

Rollin A. Keyes, Albert J. Earling.

Committee on Nominating Officers

Appointed in March, 1901

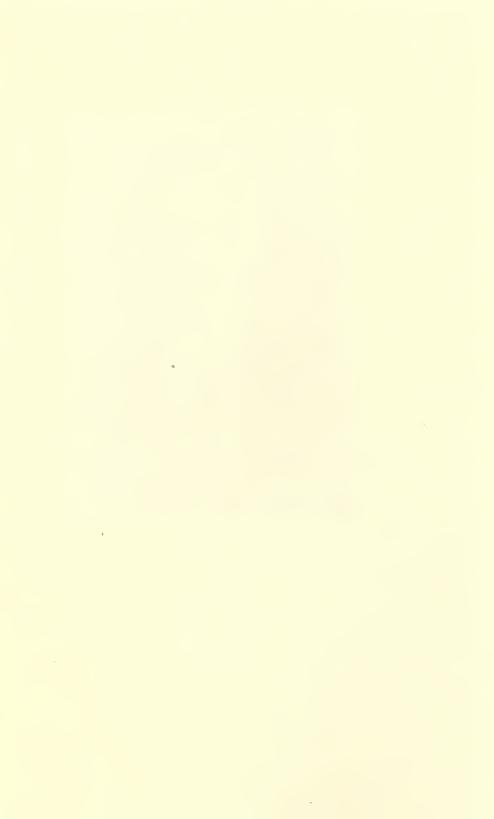
Alex. A. McCormick, Chairman.

Nelson P. Bigelow, Charles R. Corwith,

Leslie Carter,

Harry G. Selfridge.

Election at meeting April 20th, at Kinsleys.





RICHARD M. BISSELL

1901-2

President					Richard M. Bissell
Vice-Pres	ide	nt			. Arthur Meeker
Treasurer					. Alfred L. Baker
Secretary				.]	Benjamin Carpenter

Executive Committee

Albert J. Earling, Bernard E. Sunny, Edgar A. Bancroft, Arthur T. Aldis, Frederick Greeley.

Reception Committee

Frederick Greeley, Chairman.

John R. Morron, Hiram R. McCullough,
Frederic W. Upham, Tracy C. Drake.

Small Parks Committee

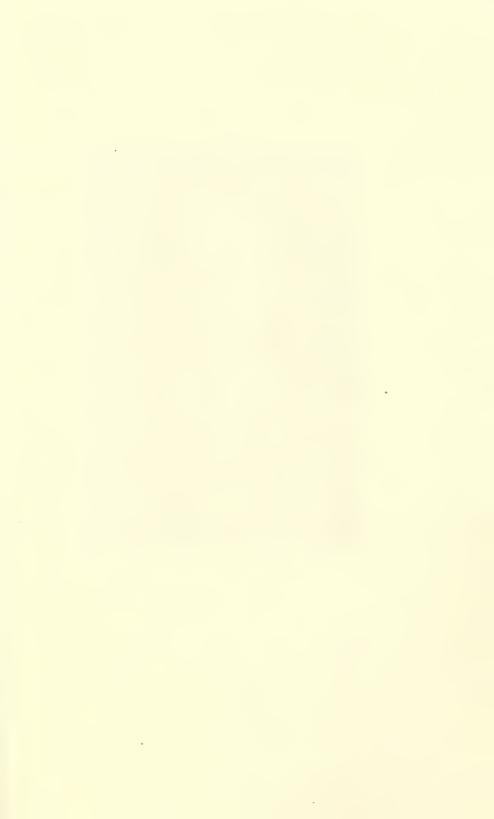
Graeme Stewart,
Edgar A. Bancroft, Frederick Greeley,
Alex. A. McCormick, Frederic W. Upham.

Finance Committee

Arthur T. Aldis,
Graeme Stewart,
A. F. Gartz,
Harold F. McCormick,
Frederic W. Upham,
Alex. A. McCormick.

The Committee on Nominating Officers was appointed March 8th, but members names were not recorded.

Election at meeting April 12, 1902, at Kinsleys.





ALEXANDER A. McCormick

1902 - 3

President				Alexander A. McCormick
Vice-Presi	den	t		Louis A. Seeberger
Treasurer				Alfred L. Baker
Secretary				W. Vernon Booth

Executive Committee

Arthur T. Aldis, Bernard E. Sunny, Charles L. Bartlett. Benjamin Carpenter.

Reception Committee

Benjamin Carpenter, Chairman. Rensselaer W. Cox. Granger Farwell, Alexander H. Revell, John F. Harris.

Committee on Lake Front Park

Frederick Greelev. Arthur T. Aldis. Alfred L. Baker.

Educational Committee

John R. Morron, Chairman.

Richard M. Bissell, James Gamble Rogers, Charles D. Norton, A. F. Gartz, Robert Mather. William E. Clow, Granger Farwell, Frank H. Armstrong, Harold F. McCormick, Joseph T. Bowen.

The Committee on Nominating Officers was appointed March 14, 1903, but names of members not recorded.

Election at meeting April 11, 1903, at Auditorium hotel.





WALTER H. WILSON

1903-4

President				. Walter H. Wilson
$Vice ext{-}Presi$	den	t		. Alexander H. Revell
Treasurer				Harold F. McCormick
Secretary				. Frank H. Armstrong

Executive Committee

Charles L. Bartlett, Hiram R. McCullough, William Kent, Edward D. Kenna, Frederic W. Upham.

Reception Committee

Frederic W. Upham, Chairman.
Charles H. Wacker, John R. Morron,
Louis A. Ferguson, David R. Forgan.

New Charter Committee

Edward B. Butler, Alexander H. Revell.

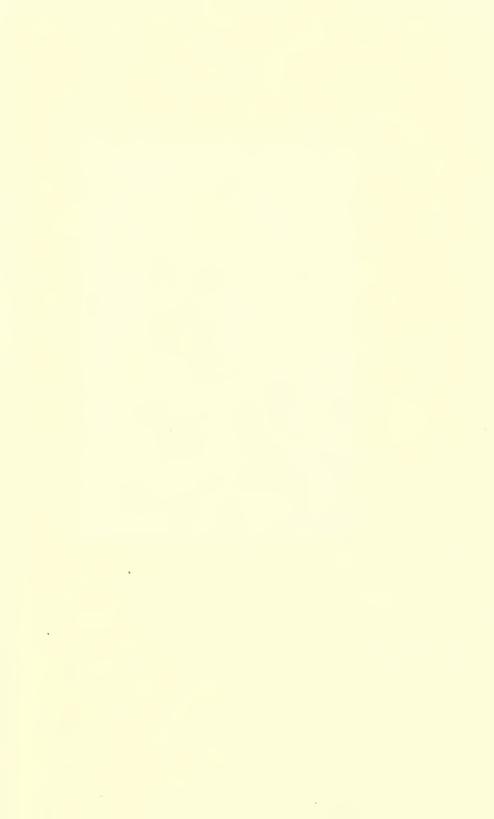
Educational Committee

Granger Farwell, Chairman.

Joseph T. Bowen, Theodore W. Robinson,
Harold F. McCormick Alfred L. Cowles,
John R. Morron, Charles H. Hodges,
William E. Clow, Allen B. Pond,
James Gamble Rogers, Charles L. Strobel,
Charles D. Norton, Reuben H. Donnelley,
Frank H. Armstrong, Francis C. Farwell.

The Committee on Nominating Officers was appointed at the meeting March 12, 1904, but the names of members were not recorded.

The election was at meeting of April 8, 1904, at the Auditorium hotel.





Alfred L. Baker

1904-5

President		Alfred L. Baker
$Vice ext{-}President$. Charles H. Wacker
Treasurer		. Reuben H. Donnelley
Secretary		. Charles D. Norton

Executive Committee

Hiram R. McCullough, Edward D. Kenna, John R. Morron, Granger Farwell, Walter H. Wilson.

Reception Committee

Graeme Stewart, Chairman.
William E. Clow, Charles G. Dawes,
Theodore W. Robinson Louis A. Ferguson.

Educational Committee

Joseph T. Bowen, Chairman.

W. E. Clow, Secretary and Treasurer.

Arthur D. Wheeler, Joseph E. Otis,
Frank H. Armstrong, Frederic A. Delano,
Granger Farwell, Allen B. Pond,
Harold F. McCormick, Albert J. Earling,
James Gamble Rogers, Reuben H. Donnelley,
Theodore W. Robinson Francis C. Farwell,

Charles D. Norton.

High-School Scholarship Committee
Granger Farwell, Chairman.
Charles H. Wacker, John R. Morron.

Street Cleaning Committee

(To cooperate with Commercial Club Committee)
David R. Forgan, Harry G. Selfridge,
Alexander H. Revell, John R. Morron,
Frank H. Armstrong.

Committee on Regulation of "Loan Sharks"

Edgar A. Bancroft, Chairman.

Frederic W. Upham, Edward A. Turner,

Graeme Stewart, John V. Farwell, Jr.

Lake Bluff Naval Training Station Committee
Graeme Stewart, Chairman.
Frederic W. Upham, John R. Morron,
Harold F. McCormick, Alfred L. Baker.

Committee in Charge of Visiting Chicago's Industries

Harold F. McCormick, Chairman. William R. Harper, Alfred Cowles.

Walter H. Wilson, Chairman.

Edgar A. Bancroft, Alex. H. McCormick,
Charles L. Bartlett, Edward D. Kenna.

Committee on Lake Front Park

Small Parks Committee
Graeme Stewart,

Edgar A. Bancroft, Frederick Greeley, Alex. A. McCormick, Frederic W. Upham.

New Charter Committee

Alexander H. Revell, Edward B. Butler.

Charter Revenue Committee

Walter H. Wilson, Chairman.

Edward B. Butler, Arthur D. Wheeler, Graeme Stewart, Bernard E. Sunny.

Committee on Nominating Officers

Frederic A. Delano, Chairman.

Nelson P. Bigelow, Hugh J. McBirney, Allen B. Pond, Benj. Carpenter.

Committee appointed March 18, 1905. Election April 22, 1905, at Auditorium.

There were some important offerings under Mr. Baker's administration that should be set down here for lack of a better place. The visit of Right Honorable John Morley was notable in that it extended over several days and brought out two memorable addresses—one at luncheon, and particularly another at dinner on the evening of the same day. The dining room was decorated with the national colors of Great Britain and the United States, and the tables made gay with small flags of both nations at each diner's plate. During his stirring peroration Mr. Morley waved these small emblems and expressed eloquently the

desire of the British government and people that these flags should always float together in amity and good will and for the promotion of peace throughout the world.

Another event deserving mention here is that the Club grieved with the nation over the death of John Hay, Secretary of State, and had the added grief that it was thus deprived of the opportunity to hear the Secretary's voice. He was to have been the guest of the Merchants Club just at that time. to speak on Franklin's diplomatic mission to France, for which address he had made most profound and careful study. It was finished and ready for delivery—one of the best efforts of this brilliant essavist and speaker—but his illness and death prevented. Afterwards it was published in one of the leading magazines—Scribner's or the Century —with the statement that it was intended for the Merchants Club. It is included, also, in Hay's published works. But for the invitation of the Merchants Club that essay never would have been written.





CHARLES H. WACKER

1905-6

President					Charles H. Wacker
Vice-Press	der	ιt			Frank H. Armstrong
Treasurer					. David R. Forgan
Secretary					Charles D. Norton

Executive Committee

Theodore W. Robinson Granger Farwell,
Alfred L. Baker, Louis A. Ferguson,
John R. Morron, Charles G. Dawes.

Reception Committee

Theodore W. Robinson, Chairman.
Charles H. Thorne,
Arthur D. Wheeler,
Albert A. Sprague II.

Lake Bluff Naval Training Station Committee
Walter H. Wilson, Chairman.

Frederic W. Upham, John R. Morron, Harold F. McCormick, Alfred L. Baker. Charles H. Wacker.

Charter Revenue Committee

Walter H. Wilson, Chairman.
Frederic W. Upham, Edward B. Butler,

Arthur D. Wheeler, Bernard E. Sunny.

Committee in Charge Visiting Chicago's Industries

Edward F. Carry, Chairman.

Medill McCormick, Albert A. Sprague II,

Hiram R. McCullough, Samuel Insull,

Harold F. McCormick.

Educational Committee

Arthur D. Wheeler, Chairman.

Joseph T. Bowen, Harry G. Selfridge, Benjamin Carpenter, Charles L. Bartlett, Walter B. Smith, Rensselaer W. Cox,

Harold F. McCormick, Thomas E. Donnelley

Joseph E. Otis, John F. Harris,
Allen B. Pond, Hugh J. McBirney,
Clayton Mark, Frank B. Noyes.

High-School Scholarship Committee Granger Farwell, Chairman.

John R. Morron, Frank H. Armstrong, Charles H. Wacker, Albert J. Earling.

Small Parks Committee

Frederick Greeley, Chairman.
Clarence Buckingham, Allen B. Pond.

Lake Front Park Committee

Alex. A. McCormick, Chairman.

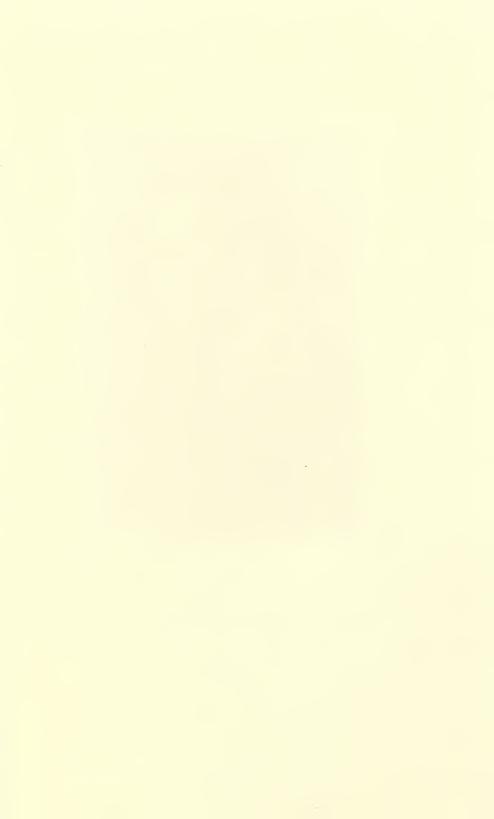
Walter H. Wilson, Edgar A. Bancroft, Bernard A. Eckhart, Charles H. Thorne.

New Charter Committee

Alexander H. Revell, Chairman. Edward B. Butler, Bernard E. Sunny.

Street Cleaning Committee

David R. Forgan, Harry G. Selfridge, Alexander H. Revell, John R. Morron, Frank H. Armstrong.





CHARLES D. NORTON

1906-7

President				. Charles D. Norton
Vice-Press	ider	$\imath t$		John R. Morron
Treasurer				Willian E. Clow
Secretary				. Thomas E. Donnelley

Executive Committee

Charles H. Wacker,	Frederic A. Delano,
Louis A. Ferguson,	Charles R. Crane,
Charles G. Dawes,	Arthur D. Wheeler.

Reception Committee

Arthur D.	Wheeler, Chairman.
Edward F. Carry,	Francis C. Farwell,
John F. Harris,	John W. Scott.

Educational Committee

Theodore W. Robinson, Chairman,
Clayton Mark, Bernard E. Sunny,
John R. Morron, Frederic W. Upham.
John E. Wilder.

Committee on Visiting Chicago Industries

Edward F. Carry, Chairman.

Harold F. McCormick, W. Vernon Booth,
Samuel Insull, Hiram R. McCullough.

Waterways Committee

Clyde M. Carr, Chairman.
Walter B. Smith, Rensselaer W. Cox.

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City Plan Committee

Chairman						Charles D.	Norton
Vice-Chair	rman					Charles H.	Wacker
Treasurer						. David R.	Forgan
Chairman	Fina	nce	Con	mm	ittee	. Walter H.	Wilson
Edward B	. But	ler,				Frederic A.	Delano

Committee on Boulevard Link to Connect North and South Sides

Charles H. Wacker, Chairman.
Frederic W. Upham, Albert A. Sprague II,
Clyde M. Carr, Louis A. Ferguson.

Lake Bluff Naval Training Station Committee
Walter H. Wilson, Chairman.
Frederic W. Upham, Harold F. McCormick,
John R. Morron, Alfred L. Baker.

Saturday, Tebruary, the ninth nineteen hundred, and seven The Auditorium

Tinal Meeting of
The Merchants Club
before Merging with
The Commercial Club:

Gohn R. Morron, Toast Master:

Menu

Tresh Astrakan Caviar

Cotuits

Chicken Broth

Relishes

Diamond Back Terrapin, Maryland

1907 Spring Lamb, Fresh Mint

Potatoes Chateau

Brussel Sprouts

Artichokes, Sauce Hollandaise

Boneless Royal Squab, Stuffed

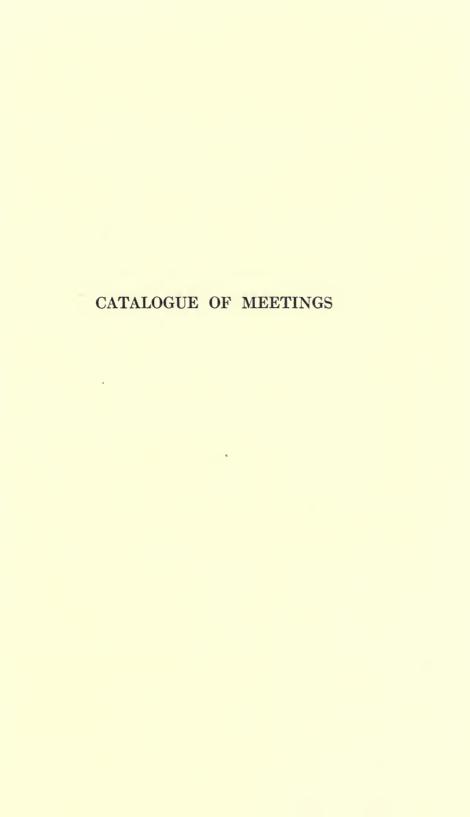
Salade

Fresh Strawberry Ice Cream Cakes

Gorgonzola

Camembert

Coffee



THE activities of the Club are indicated, but only indicated, by the list of subjects discussed at its meetings. The word activities is used advisedly, for the Merchants was an active club. Its members were in the heyday of youth and energy, eager to undertake any enterprise that would seem for the good of the community and for the credit of their organization. Certain of the subjects were discussed in many meetings, open and private. A full list of the subjects before the open meetings is here given, and a fairly complete list of speakers, but there has been no attempt to list the speakers at the closed meetings.

Following this are dissertations on some of the more important things that stand to the credit of the Merchants Club, prepared by men who were most intimately connected with the movements of which they write,—and of course they speak with authority.

THE MERCHANTS CLUB

LIST OF MEETINGS AND SUBJECTS

1897-1898

JOHN V. FARWELL, Jr., President.

February 6, 1897, Auditorium Hotel.

Subject: The needs of a great city.

Speakers: Washington Hesing, D. H. Burnham, Mayor George B. Swift, William Kent, Rev. S. J. McPherson, and John J. Glessner.

March 7, 1897, Auditorium Hotel.

Subject: The primary election law.

Speakers: Horace S. Oakley, Lawrence Y. Sherman, Chairman of the Committee on Elections; Judge John Barton Payne; Alderman John Maynard Harlan, and Rev. Frank M. Bristol.

April 3, 1897, Auditorium Hotel.

Subject: The improvement of the south shore.

Speakers: D. H. Burnham, Ferd W. Peck, Dunlap Smith, Harry G. Selfridge, and Walter H. Wilson.

May 1, 1897.

Subject: Is a municipal party desirable?

Speakers: David B. Jones, A. D. Philpot, Samuel B. Raymond, and Lawrence E. McGann.

November 6, 1897, Auditorium Hotel.

Subject: Postal savings banks.

Speakers: Henry Sherman Boutell and George E. Foss, members of the House of Representatives from Illinois; E. S. Lacey, President of the Bankers' National Bank; Charles U. Gordon, Postmaster, and Rev. E. M. Stires.

December 4, 1897, Chicago Club. Attendance, 26 members, no guests. Closed meeting.

January 8, 1898, Auditorium Hotel.

Subject: The proposed new revenue law.

Speakers: Charles E. Selby and Isaac Miller Hamilton, members

Illinois Legislature; John P. Wilson, and Dunlap Smith.

February 5, 1898, Wellington Hotel.

Subject: The coming aldermanic elections.

Speakers: John V. Farwell, Jr., Judge Murray F. Tuley, Aldermen Charles M. Walker, Henry S. Fitch, and Walter C. Nelson; Ex-Alderman William Kent, and George E. Cole, President Municipal Voters' League.

March 12, 1898, Auditorium Hotel.

Subject: The mayor's cabinet.

Speakers: President John V. Farwell, Jr., Josiah Quincy, mayor of Boston; John C. Cobb, of Boston; Judge C. C. Kohlsaat, and Edgar A. Bancroft.

April 8, 1898, Grand Pacific Hotel.

Annual closed meeting.

President John V. Farwell, Jr., submitted his report of the work of the Club during the fiscal year. Election of officers.

1898-1899

HARRY G. SELFRIDGE, President.

November 12, 1898, Grand Pacific Hotel. Attendance, 66 members and guests.

Subject: Advantages to be gained by Chicago and the Northwest from territorial expansion.

Speakers: Stuyvesant Fish, of New York; William E. Curtis, of Washington; Henry S. Boutell, and H. P. Judson.

December 10, 1898, Grand Pacific Hotel.

Subject: A permanent exposition building in Chicago.

Speakers: H. N. Higinbotham, Otto Young, Charles Truax, Robert A. Waller, City Comptroller; Charles L. Hutchinson, Frank H. Cooper, Dr. N. D. Hillis, Volney W. Foster, Frank O. Lowden, William J. Wilson, Professor Graham Taylor, A. J. Earling, Dr. William R. Harper, John V. Farwell, Jr., and Thomas B. Bryan.

January 14, 1899, Grand Pacific Hotel.

Subject: Provident Pawners' Societies.

Speakers: Joseph W. Errant, The situation in Chicago; N. A. Partridge, European pawnshops; Charles E. Kremer, The legal phases; R. M. Bissell, From a club member's point of view; Rev. C. M. Morton, A personal experience in a pawnshop.

February 11, 1899, Grand Pacific Hotel.

Subject: Our trade relations with Canada.

Speakers: President Harry G. Selfridge, Hon. John Charlton, member Canadian Parliament; and James H. Eckels.

March 11, 1899, Grand Pacific Hotel. Attendance, 62 members and guests. Subject: Greater Chicago.

Speakers: John Barton Payne, Sigmund Zeisler, Judge C. C. Kohlsaat, Judge Elbridge Hanecy, Charles S. Cutting, and Representative John R. Newcomer.

April 8, 1899, Grand Pacific Hotel.

Annual closed meeting.

Revision of by-laws and election of officers.

1899-1900

EDGAR A. BANCROFT, President.

November 11, 1899, Grand Pacific Hotel. Attendance, 115 members and guests.

Subject: Small parks and playgrounds.

Speakers: Jacob A. Riis, of New York; Richard M. Bissell, Benjamin S. Terry, and Alderman Robert K. Griffith.

December 9, 1899, Grand Pacific Hotel. Attendance, 60 members and guests.

Subject: A Mills lodging house for Chicago.

Speakers: John Lloyd Thomas, superintendent of the Mills Hotels, New York; and John H. Bogue, chairman of the lodging-house committee of the Improved Housing Association of Chicago.

January 13, 1900, Grand Pacific Hotel.

Closed meeting.

Revised by-laws adopted. Addresses made by Rollin A. Keyes, Fred. W. Upham, Graeme Stewart, and Alexander H. Revell.

February 10, 1900, Grand Pacific Hotel. Attendance, 39 members, 37 guests.

Subject: The national bankruptcy law.

Speakers: Hon. J. P. Dolliver, member of the House of Representatives from Iowa, and W. A. Prendergast, of New York, secretary of the National Association of Credit Men.

March 10, 1900, Grand Pacific Hotel. Attendance, 34 members, 46 guests. Subject: The reorganization of the consular service. Speakers: Hon. Robert Adams and Hon. E. W. S. Tingle.

April 14, 1900, University Club. Attendance, 37 members. Annual closed meeting.

1900-1901

HERMON B. BUTLER, President.

November 10, 1900, Grand Pacific Hotel.

Subject: Municipal ownership of public utilities.

Speakers: Professor Edmund J. James and Colonel E. R. Bliss.

December 8, 1900, Grand Pacific Hotel.

Subject: Use of the streets of the city for the transportation of the people: Conditions upon which franchises should be granted to private corporations.

Speakers: G. E. Hooker, Hon. Milton J. Foreman, and George E. Cole.

January 19, 1901, Grand Pacific Hotel.

Subject: The use of public school buildings as neighborhood social centers.

Speakers: Rev. T. E. Sherman, S. J.; Rev. Frank W. Gunsaulus, R. M. Bissell, and Hon. L. Y. Sherman.

February 9, 1901, Grand Pacific Hotel.

Subject: Commercial high schools.

Speakers: Professor J. W. Jenks, of Cornell University; Edwin G. Cooley, superintendent Chicago public schools; John G. Shedd, John V. Farwell, Jr., and Edgar G. Barratt.

March 9, 1901, Chicago Athletic Club.

Subject: The Negro problem in the South.

Speakers: Dr. P. B. Barringer, of the University of Virginia, and Booker T. Washington, of Tuskegee Institute.

April 13, 1901, Kinsley's. Attendance, 45 members.

Annual closed meeting.

Reports of committees. Short addresses by H. B. Butler, A. T. Aldis, E. A. Bancroft, William Kent, J. V. Farwell, Jr., Frederick Greeley Dunlap Smith, A. A. McCormick, Robert Mather, Granger Farwell, H. G. Selfridge, and B. E. Sunny.

Election of officers and appointment of committees.

1901-1902

RICHARD M. BISSELL, President.

November 9, 1901, Auditorium Hotel. Attendance, 70 members and guests. Subject: Financial and industrial combinations.

Speakers: Hon. Carroll D. Wright, U. S. Commissioner of Labor, and Judge James B. Dill, of New York.

December 14, 1901, Kinsley's. Attendance, 75 members and guests.

Subject: Citizens' organizations for better government.

Speakers: Francis C. Huntington, of the Citizens' Union of New York; Walter L. Fisher, secretary Municipal Voters' League of Chicago; and George E. Cole, President Citizens' Association of Chicago.

January 11, 1902, Kinsley's. Attendance, 89 members and guests.

Subject: The infallibility of the press.

Speakers: Melville E. Stone, president Associated Press; Roswell M. Field, Slason Thompson, and John T. McCutcheon.

February 15, 1902, Kinsley's. Attendance, 75 members and guests.

Subject: Limitations of liberty.

Speakers: The Rt. Rev. John Ireland, Archbishop of Minnesota; Professor George E. Vincent, of the University of Chicago.

March 8, 1902, Kinsley's. Attendance, 65 members and guests.

Subject: The reclaiming of criminals.

Speakers: Mrs. Maud Ballington Booth and Miss Jane Addams.

April 12, 1902, Kinsley's. Attendance, 45 members.

Annual closed meeting.

Reports of committees, election of officers, and appointment of committees.

1902-1903

ALEXANDER A. McCORMICK, President.

November 8, 1902, Auditorium Hotel. Attendance, 41 members, 29 guests. Subject: Labor unions in relation to modern industrial and commercial progress.

Speakers: David B. Jones, president of Commercial Club, Chicago, and Thomas I. Kidd, vice-president of the American Federation of Labor.

December 13, 1902, Auditorium Hotel. Attendance, 45 members, 20 guests.

Subject: The necessity for a state civil service law.

Speakers: Joseph Powell, Henry G. Foreman, Frank H. Scott, and Edgar A. Bancroft.

January 10, 1903, Auditorium Hotel. Attendance, 37 members. Closed meeting.

February 14, 1903, Auditorium Hotel. Attendance, 41 members, 28 guests. Subject: The Lake Front Park.

Speakers: Daniel H. Burnham, Dr. Frank W. Gunsaulus, John H. Hamline, Bryan Lathrop, and Daniel F. Crilly.

March 14, 1903, Auditorium Hotel. Attendance, 33 members, 21 guests. Subject: Some things Chicago has reason to be proud of.

Speakers: Emil G. Hirsch, Dr. Graham Taylor, C. Norman Fay, William S. Jackson, E. G. Cooley, Frank H. Scott, Walter L. Fisher, W. M. R. French, J. B. Riddle, and Allen B. Pond.

April 11, 1903, Auditorium Hotel. Attendance, 27 members.

Annual closed meeting.

Reports of officers and committees, election and installation of officers, and appointment of committees.

June 17, 1903, Club guests of Mr. Alfred L. Baker at Onwentsia Club, Lake Forest, Ill. Attendance, 41 members. Special meeting.

1903-1904

WALTER H. WILSON, President.

December 12, 1903, Auditorium Hotel. Attendance, 50 members, 70 guests.

Subject: Chicago and our country. What shall it profit us if we gain the whole world and lose our own souls?

Speaker: Judge Peter S. Grosscup.

January 9, 1904, Auditorium Hotel. Attendance, 62 members, 132 guests.Subject: Police administration.

Speakers: Chicago police as seen by criminals, Frank Willard ("Josiah Flint"); Police organization and discipline, Captain Alexander R. Piper, of New York City; City courts, Common Justice for all of us, William Travers Jerome, district attorney of New York City.

February 18, 1904, Auditorium Hotel, and at Washington School, Erie and Morgan streets. Attendance, 34 members, 34 guests.

After inspection of the Washington school the Club dined and heard reports of educational committee.

Speakers: Edwin G. Cooley, superintendent of schools; W. J. Bogan, principal of Washington school; Joseph T. Bowen, chairman west division educational committee of Merchants Club; Allan B. Pond, chairman O'Toole school committee; Granger Farwell, chairman educational committee; James Gamble Rogers, chairman Washington school committee..

March 12, 1904, Auditorium Hotel. Attendance, 43 members, 101 guests. Subject: Some problems and policies of the new department.

Speakers: Hon. George B. Cortelyou, Secretary of the Department of Commerce and Labor; Brigadier-General Frederick Dent Grant.

April 8, 1904, Auditorium Hotel. Attendance, 42 members.

Annual closed meeting.

Reports of committees, election of officers, and appointment of committees.

June 14, 1904. Visit to Illinois Telephone and Telegraph Company's tunnel.

July 14, 1904, Chicago Club. Attendance, 150 members and guests.

Special meeting in honor of Secretary Paul Morton, of the Navy Department.

Subjects and Speakers: The President of the United States—Shelby M. Cullom, United States Senator.

The Navy—George E. Foss, chairman committee on naval affairs, House of Representatives.

As the Spirit Moves—Joseph G. Cannon, Speaker of the House of Representatives.

Our Guest-Mr. Edward D. Kenna.

Response-Secretary Paul Morton.

1904-1905

ALFRED L. BAKER, President.

November 8, 1904, Auditorium Hotel. Attendance, 150 members and guests.

Subject: American elections.

Speakers: Right Honorable John Morley, M. P.; John Wanamaker, Edgar A. Bancroft, Frank H. Jones.

November 26, 1904. Joint meeting with the Commercial Club.

December 10, 1904, Auditorium. Attendance, 45 members.

Closed meeting.

Reports of committees on Merchants Club bill for regulation of "Loan Sharks;" Citizens' street cleaning bureau; educational committee; naval training station.

Speakers: John V. Farwell, Jr., Edgar A. Bancroft, Graeme Stewart, David R. Forgan, Frank H. Armstrong, Joseph T. Bowen, Joseph E. Otis.

January 14, 1905, Auditorium Hotel. Attendance, 140 members and guests. Subjects and Speakers: The Chicago Commercial Association—John G. Shedd.

The great lakes as a factor in transportation facilities—William L. Brown.

Chicago as a financial center-David R. Forgan.

Chicago as a manufacturing center-John R. Morron.

The public schools-E. G. Cooley.

Art and music-Charles L. Hutchinson.

The spirit of progress and Chicago's new charter—A. M. Compton, chairman ways and means committee Chicago Commercial Association.

January 28, 1905. Visit to South Works, Illinois Steel Company.

February 18, 1905, Kinsley's.

Subjects and Speakers: Commercial and political integrity—John A. Johnson, Governor of Minnesota.

Competition or Socialism, Which?—Albert B. Cummins, Governor of Iowa.

March 18, 1905, Auditorium Hotel. Attendance, 41 members, 25 Commercial members, 17 guests.

Joint meeting with the Commercial Club.

Subject: Street Paving and Street Cleaning.

Speakers: John W. Alvord, C. E.; Richard T. Fox, Manager Citizens Street Cleaning Bureau; Charles H. Wacker, Dr. Albion W. Small.

April 3, 1905. Closed meeting. Attendance 48 members.

April 22, 1905, Auditorium Hotel. Attendance, 48 members.

Annual closed meeting.

Reports of officers and committees, election of officers and committees.

May 10, 1905, Auditorium Hotel, at 1 o'clock p.m. Attendance, 160 members and guests.

Special meeting. Luncheon in honor of Theodore Roosevelt, President of the United States.

October 11, 1905. Attendance, 41 members.

Special meeting. Dinner at Onwentsia Club at Lake Forest as the guests of Mr. Alfred L. Baker.

1905-1906

CHARLES H. WACKER, President.

November 11, 1905, Auditorium Hotel. Attendance, 132 members and guests.

Subject: Our trade relations with China.

Speaker: Sir Chentung Liang-Cheng, His Imperial Chinese Majesty's Envoy Extraordinary and Minister Plenipotentiary.

December 5, 1905. Visit to works of the Pullman Palace Car Company.

Attendance, 34 members.

December 9, 1905, Auditorium Hotel. Attendance, 166 members and guests. Subject: The old navy and the new.

Speakers: General Horace Porter and Admiral Dewey.

January 13, 1906, Auditorium Hotel. Attendance, 100 members and guests.

Subjects and Speakers: The national forest service—Hon. Gifford Pinchot, forester.

Is forestry practicable—Mr. Nelson W. McLeod, president National Lumber Manufacturers' Association.

February 18, 1906 (held in Café de Chapultepec, City of Mexico). Attendance, 48 members and guests, many of whom were from the City of Mexico.

Speakers: Mr. Alfred L. Baker, Sr. Senator Jose Castellot, Mr. Robert Mather, Sr. Don Sebastian Camacho, and Mr. Arthur D. Wheeler.

February 27, 1906, Auditorium Hotel, Attendance, 56 members. Special meeting. Dinner tendered by President Charles H. Wacker to Mr. Robert Mather on return of the Mexican party.

March 10, 1906, Auditorium Hotel. Attendance, 132 members and guests. Subject: The ethics of corporate management.

Speaker: Charles W. Eliot, LL.D., President of Harvard University.

May 5, 1906, Auditorium Hotel.

Annual closed meeting.

Reports of officers and committees, election of officers and committees.

1906-1907

CHARLES D. NORTON, President.

November 10, 1906, Auditorium Hotel.

Subject: Canada and reciprocity.

Speaker: James J. Hill, president Great Northern Railway Company.

December 8, 1906, Auditorium Hotel.

Subject: Public schools and their administration.

Speakers: Theodore W. Robinson; Edward C. Eliot, ex-chairman Board of Education of St. Louis, Mo.; James J. Storrow, president Board of Education of Boston, Mass.; Nicholas Murray Butler, president Columbia University, New York.

January 26, 1907, Auditorium Hotel. Attendance, 53 Merchants, 35 Commercial members. No guests except speakers.

Closed joint meeting with Commercial Club.

Speakers: Theodore P. Shonts, chairman Isthmian Canal Commission; William J. Calhoun, Envoy of the United States to Venezuela.

February 9, 1907, Auditorium Hotel.

Closed meeting. (Last meeting of the Merchants Club.)

Speakers: Charles D. Norton, John R. Morron, Arthur T. Aldis, Alfred L. Baker, Edgar A. Bancroft, Richard M. Bissell, Frederic A. Delano, John V. Farwell, Jr., David R. Forgan, Frederick Greeley, Frank H. Jones, William Kent, Alexander A. McCormick, Paul Morton, Edwin A. Potter, Theodore W. Robinson, John G. Shedd, Charles H. Wacker, Arthur D. Wheeler, Walter H. Wilson.

Special and closed meetings were held in October 19, November 1, December 13, and December 18, 1906, with 35 to 40 members in attendance at each, and on January 26, 1907 with 41 members present, all at Union League Club, principally for discussion of the proposed union with the Commercial Club.

The Merchants Club's first Committee on City Plan, 1906-07, was Charles D. Norton, Chairman; Charles H. Wacker, Vice-Chairman; David R. Forgan, Treasurer; Walter H. Wilson, Chairman Finance division; Edward B. Butler, Frederic A. Delano.

Daniel H. Burnham was Architect in Chief, Edward H. Bennett, Assistant.

The original Chicago Plan Commission was appointed by Mayor Busse in November, 1909, and consisted of more than three hundred persons, aldermen and citizens, nearly twenty per cent of whom were taken from the Commercial Club. Charles H. Wacker was the first Chairman of the Commission and has continued its chairman ever since, serving with rare ability and devotion, doing everything possible for an executive that the Commission's work should be done wisely, economically, speedily and thoroughly.



Daniel Hudson Burnham Architect, dreamer, planner.

In art, a man of imagination and wide vision and enthusiasm. In practical affairs, a man of intense force and sound judgment. Died June, 1912, aged 66 years.

THE MERCHANTS CLUB AND THE PLAN OF CHICAGO

By Charles D. Norton

THE Plan of Chicago began when the first cave man felled a tree across a stream. It began in 1893, in the epoch-making World's Fair, when Edward B. Butler's Committee of Chicago business men and a national group of architects and artists, led by Daniel H. Burnham and John W. Root, for the first time in America learned to work together as men of affairs and artists in a great common effort, just as similar groups worked together in ancient Greece and Rome, and in the Italian cities of the Renaissance. It began in 1895. when, as a direct result of the World's Fair, Burnham developed his brilliant Lake Front Park scheme, for Mr. James W. Ellsworth, President of the South Park Board. Burnham tried to induce first the Commercial Club, then the Merchants Club, to develop this scheme, an effort that was unsuccessful in those dark years of panic and reaction that followed the World's Fair.

For myself the Plan of Chicago began in 1901, one late summer afternoon, on the porch of Augustus Saint Gaudens' house at Cornish, New Hampshire, where my wife and I were paying a

visit. Saint Gaudens came up from his studio for tea after a hard day's work, and he entranced us all by his glowing vision of what he and Burnham, McKim and Olmsted hoped to accomplish in restoring and developing L'Enfant's Plan of Washington. He exacted a promise from me of active effort with certain refractory Illinois Congressmen, who, among others in Washington, were threatening to place the new Agricultural Building athwart the Mall in a way to ruin L'Enfant's Plan. That was the beginning of my interest in City Planning. In the effort to fulfil my promise to Saint Gaudens I found a new and fascinating hobby.

Frederic A. Delano had long been at work on his masterful analysis of Chicago's railway terminal problem, which he published later (1904). intimate friends we developed our common interest in City Planning together, and in September, 1902, with Walter Wilson, we asked Mr. Burnham's approval of a project to have the Merchants Club give a dinner to the Washington commission— Burnham, McKim, Saint Gaudens and Olmstedwith a view to developing in Illinois possible support for the revival of the L'Enfant Plan of Washington, but, because of the delicate political situation in Washington at the moment, Mr. Burnham vetoed this proposed dinner as inexpedient, and the matter was dropped. I discussed these matters a great deal with Edward B. Butler, the valiant leader in the long fight to win back for the people their lost Lake Front, and we were all

gradually convincing ourselves that Chicago needed a City Plan. In 1905, at a joint dinner of the Commercial Club and the Merchants Club, Mr. Butler made a brief but stirring plea for a great City Plan.

It was our sense of responsibility as Merchants Club men that finally brought action. The Merchants Club exerted a unique and powerful influence over its sixty members, young men all, and truly representative of all the varied business interests of Chicago. When a man was asked to ioin the Merchants Club he was asked quite bluntly whether or not he would respond to any call for public service at the Clubs' command—whether he would give not merely his money and his influence, but himself. If he accepted election he enlisted. It came as an honor, a much prized distinction, a call and an opportunity for service with a powerful, congenial, inspiriting group. As a result presidents of railroads, of packing houses, merchants and bankers found themselves on committees charged with responsibility for the opening of schools at night to the public, for organizing honest pawn shops, for cleaning the streets, for a score of projects, to all of which they gave without stint of their personal time and strength, as well as money, and when a man found himself on the Executive Committee, responsible for the work program, he became one of a small but ambitious group determined to make that particular year a great year for the Merchants Club, and for

Chicago. That militant spirit was the soul and the life of the Merchants Club.

In 1905 and 1906 Delano and I were active on Merchants Club Committees, and the Chicago Plan scheme began to take definite shape. In 1906 we definitely proposed the project to Mr. Burnham. He felt certain scruples about enlisting with us because in 1897 he had presented the Lake Front improvement scheme to his own Club, the Commercial Club, and having had enthusiastic support for that project from a Committee of which Franklin MacVeagh was chairman, he felt that he must consult Mr. MacVeagh before enlisting with the Merchants Club in a project for a Citywide Plan of Chicago. After a considerable delay, on July 6, 1906, he wrote me:

"Dear Mr. Norton: The enclosed copy of a letter from Mr. MacVeagh to me removes the objection I had to taking up the work you mentioned, and I am now ready whenever you are.

Yours sincerely,
DANIEL H. BURNHAM."

We promptly called a luncheon meeting of the Merchants Club at the Union League Club, and asked for pledges to a \$20,000 fund, in happy ignorance of the fact that we really needed \$300,000. I made an incoherent but earnest effort to expound the doctrine of comprehensive City Planning, and I remember Charles Dawes' pungent remark: "I don't understand what it is that

Charlie Norton wants, but I'm for it and I'll subscribe"; and so did everyone else. They subscribed money, and they subscribed Merchants Club spirit and encouragement.

We raced over to tell Burnham to begin, that we were financed. He was sitting in that beautiful office, high up in the Railway Exchange Building, where for three years thereafter we were to meet so often. He was gazing out over the lake front, and he appeared to be in serious distress. "It is wonderful, Charles," he said, "but I am afraid it is no use. My doctor has just been here to tell me that I have a mortal disease—that I have at most three years to live."

There was an embarrassed and painful silence, and then I blurted out, "But, Mr. Burnham, that is just time enough; it will take only three years."

Burnham looked startled, then he broke into a laugh and said: "You are right. I will do it." And it did take three years, in which Burnham contributed freely practically all of his time and strength, and in addition made substantial contributions to the necessary expenses of the work. The Plan of Chicago was finished and published July 4, 1909, and our great Planner did not succumb until June 1, 1912. I firmly believe that his joy in his Plan work prolonged his life.

So much for the inception of our project. Our first Committee consisted of Charles D. Norton, Chairman, Charles H. Wacker, Vice-Chairman,

Walter H. Wilson, Edward B. Butler, Frederic A. Delano and David R. Forgan, Treasurer. We gave Burnham a free hand, and he swiftly created a staff that included such men as E. H. Bennett, Jules Guerin, Fernand Janin. We met at Burnham's office at luncheon weekly and in times of stress daily. Frederic Delano was Secretary, and his clerk, John Delamater, was our faithful scribe. I do not know when Burnham found time to see his partners on the business of his firm. They must have lost his services when his private office became the headquarters for innumerable City Plan meetings.

Our first half year was practically wasted on a scheme to develop La Salle street as an axis: to make a square at La Salle and Washington streets opposite the proposed new Court House and City Hall. The scheme involved removing the Board of Trade building, and other huge difficulties like that, and we were speedily lost in details. Burnham was the first to recognize the error of beginning at an arbitrarily located centre, instead of at the circumference of the whole area, and then working in toward the true and logical civic centre. Drawing on our office wall map the great Waukegan, Elgin, Aurora, Gary, Michigan City circle, he sounded this bugle blast:

"Make no little plans: they have no magic to stir men's blood, and probably themselves will not be realized. Make big plans; aim high in hope and work, remembering that a noble, logical diagram once record-

ed will never die, but long after we are gone will be a living thing, asserting itself with growing intensity." This was for all of us the beginning of correct thinking.

There is no way to interest the man in the street in a City Plan for a community of millions of people unless the Plan includes all of the area in which the city workers live. Men and women are interested in Plans that include their homes, their gardens, the environment in which they and their children dwell. When we went out to that circumference we found at once the eleven great existing diagonals, the old trails and country roads that led originally to Fort Dearborn: the Green Bay road, Milwaukee avenue, Blue Island avenue, the "Archey road," etc., and these diagonals, properly extended to new encircling streets, with a broadened and extended Michigan avenue as a solid foundation, quickly became the framework of the Chicago Plan. We found that we already possessed much of what Haussman created in Paris, and that we needed only to develop our assets to be rich!

We were fortunate in the choice of our first specific project, the widening of Michigan avenue and extending it over a new bridge to the Water Tower at Chicago avenue, followed closely by the Lake Front improvement, the Roosevelt road, and the South Water street improvement.

The chief concern of Walter Wilson and myself was finance, as our inadequate fund was melting.

One day I had a telegram from Mr. H. H. Porter, then living in retirement at Lake Geneva, asking me to come and discuss with him the Chicago Plan. I had never met Mr. Porter. He came to the station in his yacht, and we spent three hours on board while he poured forth words of encouragement. He told me that the Plan project had stirred his highest expectations and had cheered his old age, that we must spend money boldly and make it a big thing indeed. He promised to give me \$10,000, and undertook to get four others to do the same. Mr. Porter's enthusiasm came as a complete surprise at a critical moment, and had much to do with the adoption of bold programs. It greatly heartened Burnham.

Those were happy days. Burnham was an inspiring leader, courageous, patient, wise and strong. When in 1907 the Merchants Club merged with the Commercial Club, as the Commercial Club of Chicago, fresh and powerful forces joined our committees for our second and third years Edgar A. Bancroft, Adolphus C. of work: Bartlett, William L. Brown, Benjamin Carpenter, Clyde M. Carr, Edward F. Carry, Leslie Carter, William J. Chalmers, Charles H. Conover, Charles G. Dawes, Thomas E. Donnelley, John V. Farwell, James L. Houghteling, Charles H. Hulburd, Charles L. Hutchinson, Chauncey Keep, Rollin A. Keves, Victor F. Lawson, Franklin MacVeagh, Cyrus H. McCormick, Harold F. McCormick, John J. Mitchell, Joy Morton, Martin A. Ryerson,

John G. Shedd, Albert A. Sprague, Homer A. Stillwell, Charles L. Strobel, Charles H. Thorne and Frederic W. Upham. We allocated each project to a sub-committee; each sub-committee fought its own battles, but all joined forces at the inspiriting meetings at luncheon in Burnham's office, where the gospel of City Planning was expounded almost daily.

Finally, with the aid of Charles Moore as Editor, on July 4, 1909, the Commercial Club published the Plan of Chicago, that "noble, logical diagram" which "long after we are gone will be a living thing, exerting itself with growing intensity."

CHARLES D. NORTON

The Pawners Bank was first discussed in the Merchants Club in January, 1899, when a committee was appointed to prepare a law permitting such Society. This law was drawn by Leslie Carter, approved by the Legislature then in session, and the First State Pawners Bank started in business November 6, 1899. After twenty-two years, at close of the fiscal year, September 30, 1921, it had made 961,177 separate loans, covering \$27,562,384.50 in money value, with total losses of less than \$40,000.00, or not quite one seventh of one per cent.





LESLIE CARTER Died September, 1908 Aged 57 years

THE MERCHANTS CLUB AND THE STATE PAWNERS SOCIETY

By JOHN V. FARWELL

THE records of the Merchants Club have been found to be so incomplete that much of what I have to say about the formation and early history of the State Pawners Society will have to come from a memory dimmed somewhat by time.

The old Merchants Club from its very inception was full of vitality and an irrepressible desire to do something to promote public welfare. Its members had not then learned by experience how the willing horse is ridden to death. They were young and enthusiastic. As a result, a number of its early closed meetings were taken up with the discussion of various projects, large and small, but mostly large for those days.

At one of such meetings, held at the Chicago Club, on December 4th, 1897, Harry G. Selfridge recommended a number of propositions, one of them being the organization of a Provident Loan Association, like the one started a year or so before by Otto T. Bannard, Jacob H. Schiff and others in New York City. This seemed to take with the members, because it was concrete, practical, permanent and much needed.

At a subsequent meeting, as I recollect it, a committee was appointed, consisting of Harry G. Selfridge, Richard M. Bissell, Leslie Carter, Edgar A. Bancroft, and Clarence Buckingham, with the president of the Club ex-officio, to investigate and report. Later on, after discussion at a number of meetings the Club approved the project on January 14th, 1899, and the Committee went on with its work of organization, getting a law passed by the Legislature providing for the organization of State Pawners Societies, drafting by-laws and soliciting stock subscriptions for a capital stock of \$50,000. The commissions to secure subscriptions, as stated in the License, were John V. Farwell Jr., Harold F. McCormick, Ernest A. Hamill, Emerson B. Tuttle, Charles L. Bartlett and Harry G. Selfridge. Graeme Stewart and F. W. Upham, both members of the Club, were of great assistance in getting the law passed in the Legislature where there was much opposition from the regular pawnbrokers.

I well remember how we carefully told subscribers that they might never see their principal again, to say nothing of dividends, but that we were hopeful as well as conservative.

I recall, too, the pessimistic prophecies hurled at us from many sources, that we could never find an honest and efficient man to run the Society, that they would load us up with all the fake jewelry and watches in the city, and that even if we seemed to be prospering, we would find, when the first

auction sale came around (this from Otto Young, a stockholder,—but not a member of the Club,—who was also in the jewelry business), that our terrible mistakes would be laid bare.

Notwithstanding these gloomy forecasts, the \$50,000 capital stock was subscribed almost entirely by members of the Merchants Club, and a meeting of such subscribers was held at the Grand Pacific hotel, on Monday, July 24th, 1899, the minutes of which meeting show that 341 shares were voted, that By-laws were adopted and directors elected—Edward B. Butler and John Shedd for one year, Nelson P. Bigelow and Edwin G. Foreman for two years, John V. Farwell, Jr., Leslie Carter and Rollin A. Keyes for three years. As provided by the State law, the Governor appointed William H. Bennett as State director, and the Mayor appointed Dunlap Smith as City director.

The Society opened for business on November 6th, 1899, at 72 East Washington street. A policy of weekly meetings of the Board of Directors was adopted and has been followed during the twenty-two years since that date.

Every director was alert and interested in making the experiment a success. We watched every penny of expense, and I remember well, having the awful prophecies in mind, how, at the suggestion of Dunlap Smith, we sent men around to the Society as borrowers with paste diamonds and fake watches, to see whether our appraisers

were going to fall a prey to the unscrupulous competitors. One of these emissaries returned stating that our appraiser after examining his ring for about fifteen seconds had replied to his request for a loan "You may not know it, but that diamond is glass." Mr. Shedd even tried them on a Patek-Phillipe watch, which he had made for him in Switzerland, without the makers' name. The appraiser, however, spotted it at once, telling him it was a Patek-Phillipe, but that he had never seen one without the name on it before. Such reports were very reassuring to us.

There was some romance in the business in those days, for we "took a journey into a far country." Everything went so well, however, in the volume of business offered us that we had to increase the capital stock to \$100,000 on February 6th, 1900. less than three months after we had opened. The Directors, as well as others, including the first committee, went around soliciting subscriptions to the additional \$50,000. As this was before the first annual meeting, we could not promise anything but hopes. One careful investor had charged his first subscription to profit and loss, and was willing to sell that and his second at fifty cents on the dollar, which proposition was accepted by another stockholder, who had a larger stock of hope. I think that is the lowest sale of stock on record.

At the first annual meeting on November 20th, 1900, the capital was increased to \$200,000.

The first annual report may be of interest-

"To the Stockholders of the State Pawners Society-

As provided by the by-laws, the President herewith submits the Report of the Directors for the fiscal year, ending October 31st, 1900, including Trial Balance, Income Account, and Statistical Statements taken from the books of the Society. The present Board of Directors was elected at the first meeting of the Stockholders, held July 24th, 1899. As some time was necessary for preliminary work in a new field, the Society did not open for business until November 6th, 1899. To make a full year's operation before submitting a report, the Directors, through the by-laws, changed the ending of the fiscal year to October 31st, and the date of the annual meeting to the third Tuesday in November.

In many respects the year has been experimental. The results, however, have exceeded the highest expectations of the Directors, not only in the profits shown, but also in the number and amounts of loans made. The experiment has proved that on the present basis such a Society can be made a business success and that a large number of independent, self-respecting people in need of temporary financial assistance will gladly patronize it.

In January, 1900, as it became evident to the Directors that the original capital of \$50,000 would not suffice for the first year, as originally anticipated, a special meeting of the stockholders was held February 6th, 1900, at which the capital stock was increased to \$100,000. This was not all subscribed till the last of September, but was sold as needed.

The business of the Society, however, has so rapidly grown, especially during the last three months, that this \$100,000 has in turn proved insufficient. Not desiring to issue any more stock until after an annual meeting, and a full report of the condition and business of the Society has been submitted to the stockholders, the

Directors have temporarily borrowed \$20,000. At a meeting of the Directors, held on Tuesday, October 30th, the President was instructed to submit to the stockholders at the annual meeting the question of increasing the capital stock to \$200,000, the same to be issued at such time or times as the Directors might determine.

Believing such a course to be the only conservative and feasible one at the present time, the President herewith submits this plan for consideration, with the earnest recommendation that it be adopted. More money is needed at once, if the Society is to increase its business and its usefulness in the community. The Directors do not believe it to be a good permanent business policy to borrow, and have urged this plan as the only desirable one. Considering the first year's results, the Directors have no hesitation in saving that the stock will undoubtedly earn ten percent per annum, and that semi-annual dividends at the rate of six percent per annum (the maximum allowed by law) can be regularly and safely declared. Although the required year has not yet elapsed, on delinquent loans, before sale by auction is allowed, such a large percentage of the first loans have been redeemed, and so many expert appraisements have been secured, the Directors feel sure that all probable losses from such sales have been more than provided for in the above statement.

From present experience, it is quite probable that \$500,000 will in a few years be needed to carry the idea of the Society to its full and complete development with its central office and branches in the various thickly settled and needy districts of the city.

In closing this report, the President is glad to state that the Directors have been most fortunate in securing the services of the present force of employes.

> By order of the Board, John V. Farwell, Jr., President."

The loans for the first year numbered 17,161, amounting to \$257,790.75. The net profits were \$5,476.27. Although this does not seem like a large amount compared with the \$110,550.40 made last year, it produced much more satisfaction to the Directors.

In 1909 it was decided to get as much of the stock as possible in the hands of three voting trustees, Edgar A. Bancroft, John G. Shedd and John V. Farwell, so that the policy and purpose of the Society could easily be kept in the original public welfare channels. As a result, more than three-quarters of the stock is now in the hands of these Trustees.

Many of the original directors are still on the Board, namely: Messrs. Butler, Keyes, Shedd and Farwell. During the twenty-two years Mr. Dunlap Smith, Mr. Hermon B. Butler, Mr. Leslie Carter and Mr. Edwin G. Foreman have died, and Mr. William H. Bennett (appointed by the Governor) and Mr. Nelson P. Bigelow resigned on account of moving away from Chicago.

We were fortunate during the early years in securing as manager Mr. Samuel Wolfert, and as assistant Mr. S. Lepunsky, whose ability and loyalty have contributed so largely to making the Society a success in both helping so many self-respecting and deserving people and giving a fair return to the investor.

In closing this brief sketch, which is supposed to relate to the early history of the Society, it might

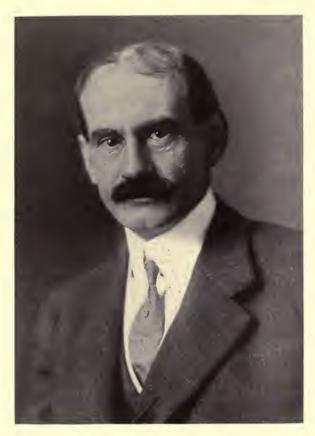
be interesting to note that the capital stock is now \$800,000 and surplus \$674,832, that the number of loans made for the fiscal year ending September, 30, 1921 was 47,499 and the total amount loaned for that period \$2,739,826.50. The present directors are John G. Shedd, Edward B. Butler, Edgar A. Bancroft, Rollin A. Keyes, Thomas E. Donnelley, David R. Forgan, John V. Farwell, Frank H. Jones, City Director, and John W. Scott, State Director.

Many consider the Society not simply a corporation but one of the City's institutions, which has not only by its own loans helped many a needy person over a hard place but also been the means of reducing the rates on most of the loans made by other pawnbrokers. The present directors trust that it will continue to be a great city institution keeping alive the name of the Merchants Club and increasing in usefulness with the on-coming years.

For the Directors,

JOHN V. FARWELL, President





THEODORE W. ROBINSON

THE MERCHANTS CLUB AND CHICAGO SCHOOLS

By Theodore W. Robinson

Our forefathers founded this government upon basic principle of free and general educational enlightenment, and no one can rightfully question that we as a nation are primarily what we are because the common school has been in this country the torch-bearer of civilization in every city, hamlet and outpost. From the first our schools have been America's greatest institution and her greatest industry. It is the one obligation which our people have recognized as fundamental, and which has received their support ungrudgingly and without stint. It is clear, therefore, that anything adversely affecting the character of our school system strikes at the very roots of our institutions and is a matter of vital import to all.

This country, up to a comparatively few years ago, was essentially one of rural existence and of agricultural development. Now we are an industrial nation and our life has rapidly become more and more urban in its character. In the mode of our material existence there has been a greater change in the last generation than in all the years that separate us from our political birth. Not only have our cities increased phenomenally in

number and in size but thanks mainly to electricity, the telephone and the automobile our rural districts have become largely urban in their thought and in their mode of living.

With the development of our cities it was inevitable that the means and methods of our educational facilities therein became more and more impersonal in their character and involved changes that were new and in many ways fraught with danger. Life in the smaller communities and in the rural districts, as compared with the city, is more distinctly one of personal action and self initiative. The people there are more literally hewers of wood and drawers of water. Education is more directly the concern of the parent and there is a closer personal contact between the school authorities, the teachers and the children. Life of the city, on the other hand, is essentially one of centralization and political control. Education is around the corner, to be had with no more thought or effort than the light and heat which comes with the throwing of a switch or the turning of a cock. To the average citizen the character of the one is a matter of as little concern and knowledge as the mechanics of the other.

These changing conditions were forcing their attention upon the thinking public when, twenty-five years ago, a little group of men, sixty in number, joined themselves together for the ennoblement of Chicago and the glory of good fellowship, under the name of The Merchants Club. Young

in years though old in responsibility of affairs, they brought to bear the virility and enthusiasm of youth upon social and economic problems, and soon became a distinctive factor in the civic life of our city. Their meetings were a forum for the highest, their activities in matters of city, state and nation were catholic in their scope, and they knew no race, creed or partisanship in their endeavor. As a result of their careful investigation and study there was soon impressed upon them the necessity for essential changes in the curriculum and methods of administration in our city schools.

A committee on education was appointed consisting of eleven members of the Club, with John R. Morron as the first chairman. That was in 1902, and for five years, until the merger with the Commercial Club, much time and not a little money was devoted to educational affairs. The Club's work was at first largely initiatory in character. The opening of evening schools, the use of school houses for social centers, the introduction and development of domestic science and other vocational activities, all came under the sphere of its influence.

Contact with our school system showed many statutory limitations as well as defects in equipment and administration. The Chicago public school system in its size and importance stood second in this country, as it does today, but it was hampered by laws made in its infancy which were predicated upon the requirements of a village instead of a city. At that time more than a quarter of a million men, women and children, native-born and foreign-born, were in the educational process of transformation and amalgamation. More than five thousand teachers were employed in shaping the destiny of these future citizens; 240 elementary schools, 17 high schools and one normal school, each with its principal and corps of teachers, constituted Chicago's educational plant, and over eleven million dollars were annually paid by the taxpayers for its maintenance and operation.

Political pull had been a material factor in the administration of our schools. Political expediency was ofttimes a more important element in the appointment of teachers than was the question of fitness or merit. Social pressure and other influences likewise impaired the vitality of the school system. A substantial part of the teachers belonged to the Teachers' Federation, a secret organization affiliated with the Federation of Labor. The Chicago school system was not corrupt, but it was permeated with school politics and, depending upon the character of the different city administrations, was subject to partisan influence.

During the Merchants Club's educational activities the Chicago public school system achieved an unpleasant notoriety through the ill-advised attempts of the School Board to make drastic and uncalled-for changes in the schools' administra-

tion and operation. As a result of the various destructive influences then existing, our schools were permeated with strife and discord. The School Trustees were fighting among themselves; the Federation of Teachers were fighting the School Trustees; the Superintendent of Schools had to fight with some of the Trustees in order to maintain his authority; the teachers belonging to the Federation were fighting with those who did not belong to the Federation. Even the children in several instances were resisting the carrying out of school orders by injunctions at the hands of the courts. It was a Kilkenny cat regime, and the school question became an important issue during the Dunne and Busse administrations. The influence of the Merchants Club helped towards the final amelioration of the situation.

We are prone to think of our school system in terms of higher education, and it is true that as between cultural and vocational accomplishment the curriculum of our elementary schools has been unduly influenced by the thought of their being preparatory to the high school and the college. The facts are that only six per cent of our pupils reach the high school, and less than two per cent attain the college.

The investigations of the Club showed that slightly over twenty per cent of our entire population, aggregating at that time over twenty million people, were pupils in our public schools and other institutions of learning, and that of these, ninetytwo per cent were in the elementary schools. They also found that nearly eighty per cent of all our children never got beyond the eighth grade of our grammar schools, and finished their education at fourteen years of age or younger. This impressive educational mortality, as measured by the college clientele, emphasized the need of shaping the elementary courses with a view of their being the ultimate in the child's preparation for his life's work. Realization of this caused the Club to participate actively in strengthening the vocational activities in our schools.

But back of cultural and vocational opportunity lies the deeper, graver necessity of our schools instilling in the minds of our youth patriotism, loyalty and good citizenship. To be able to read and write is a vital advance over illiteracy, and at the time in question there were over five million of our inhabitants who could neither read nor write. True education, however, means much more than the three R's, and any training that does not inculcate proper ethical and economic standards falls far short of its proper objective. This is a phase where institutional teaching, especially when subject to political control, is apt to be seriously deficient. It was a problem to which the Club's Educational Committee gave no little attention.

The character of the work that the Club was doing in the schools gradually brought public recognition, and at the time of the Charter Convention the Club was asked to assist in drawing a new school law for the City of Chicago. A vast amount of research work was done and the educational section of the first charter bill as it was passed at Springfield was drawn largely by the Club. The charter bill failed on referendum, but the Merchants Club's endeavor resulted in an important piece of legislation. Formerly it was the law that while attendance at school was compulsory up to the age of fourteen years, it was also the law that children could only be employed until over sixteen years of age under such restrictions as to practically preclude opportunities for maintaining permanent employment.

As a result three or four thousand boys and girls between the ages of fourteen and sixteen were annually thrown upon our streets without school restriction and without steady work. The contribution to our reformatories was eloquent evidence of the demoralizing conditions thus presented. Thanks to the Merchants Club, the compulsory school age was extended from fourteen to sixteen years unless between those ages legitimate employment could be shown. The result of this legislation has been increasingly beneficent during the years that have elapsed since its enactment.

In looking back it is but frank to say that as compared with its other activities the Club's educational efforts were not too popular among its members, and the reason is not far to seek. The work was hard to visualize and difficult to measure.

It involved nothing that was dramatic or spectacular. Unlike current problems that could be comparatively quickly grappled and quickly settled, it largely concerned matters of the tomorrow and not of today. Casually considered, it was for the coming generation rather than the present generation; it was a problem apparently for the pedagogue rather than for the business man; yet as measured by a perspective of the greatest good for the greatest number, there has been no work in which the Club has been involved that has been farther reaching or more important. It promoted the possibilities and use of the evening school; it demonstrated the practical application of vocational training; it was influential in the enactment of better school laws; and finally, it initiated the subsequent educational work done by the Commercial Club.

Vocational training had become an important element in promoting foreign industrial efficiency. Germany in particular through the vision and statesmanship of Bismarck had profited in a striking manner by this educational innovation. This country had done comparatively nothing to thus better adapt our schools to the needs of the vast majority of our people. The work of the Merchants Club pointed the way, and Mr. E. G. Cooley, formerly Superintendent of Chicago Public Schools, was engaged by the Commercial Club to investigate the possibilities of vocational training for our conditions and needs. His investiga-

tion of European conditions was the most comprehensive survey ever made by an American body or individual. His report advanced the cause of vocational training in this country to a marked degree, and the work done by the Commercial Club through him both materially influenced the character of our national and state educational legislation, and literally made the name of the Club known in every state of the Union and in every country of Europe. That this work of the Commercial Club was in line with its former activities, and that its interest in educational matters had almost from the Club's inception been much more than an academic one, is substantiated by the following record.

The Commercial Club founded and for many years supported one of the first manual training schools in this country, viz., the Chicago Manual Training School at Twelfth Street and Michigan Avenue. It raised endowment funds for the Illinois Manual Training School at Glenwood and for the St. Charles School for Boys. It gave to the city of Chicago the site for one of Chicago's earliest playgrounds, and it presented to the United States Government the site for the Naval Training School at Lake Bluff.

It is thus clear that in carrying out the educational work started by the Merchants Club the Commercial Club was but following its old traditions for public service in this most important field.

In reviewing the work of the Merchants Club among our schools it is interesting to note that there are in this country about two million children every year who reach the age of fourteen. Any man worthy of the name devotes his time and money to the welfare of his children, but the children of the multitude and their welfare should likewise be to him a matter of the deepest concern. They are the coming generation, and in their hands lies not only the tranquillity or stress of his old age but also the destiny of his children and his children's children. This is a government of the people, and the character of our government of tomorrow will be largely determined by the character of the school children of today. This is trite; it is certainly obvious; but it is a truth that too often passes unheeded. We are prone to forget that the fundamental difference between anarchy and law and order is proper educational training, and that the essential difference between Russia and America today is the common school. The Merchants Club is now history, but the work that it did for the improvement of our schools will endure and is a striking monument to its unselfish devotion to the public good.

THEODORE W. ROBINSON





ALLEN B. POND

CHICAGO NIGHT SCHOOLS

By Allen B. Pond

COME of the members of the Merchants Club had taken notice of the fact that many children, and more particularly the boys, were quitting school as soon as they passed the fifth grade and the compulsory age—whether because of real or claimed economic stress in the home, or because of lack of interest in school work, or for both reasons —and that in the great majority of cases the children came from homes in which the scantv cultural background made a longer period of school life all the more important. Added to this situation was the presence in Chicago of large numbers of immigrants, many with a slender education in their old-world home, who were in need of educational opportunities to fit them for successful and self-respecting careers in America. These observant and thoughtful Club members realized that increased educational opportunity for these groups was not less a protection to a democratic state than a humane obligation to the immigrants and to the under-educated and permanently handicapped children.

Not unnaturally the first thought of the interested members, when casting about for an educational remedy, was that the way out was to be

found in strengthening and extending the nightschool system. It so happened that, at the very time when the seriousness of this situation was impressing itself on the minds of these Club members, the school authorities, pressed for lack of sufficient funds to maintain the public schools even at their former efficiency, had discontinued the evening schools altogether.

The subject was formally brought before the Club during the presidency of Mr. Richard Bissell; and from that time forward the strengthening of the public school system more adequately to meet the needs of the community became one of the permanent and chief policies of the Merchants Club and, at the merger, was carried over to the Commercial Club, which, indeed, had already concerned itself with the need of greater educational facilities, more particularly on the technical side.

Representatives of the Club sought an interview with the school authorities and urged the resumption of the night schools. The Board of Education not only flatly affirmed the impossibility of resuming the night schools because of the crippled financial condition of the schools, but intimated that, as a matter of fact, night schools were of no great and immediate importance, that there had been no demand for them, that the attendance had been too small to justify the expense of operation; in short, that they had been, take it all in all, a failure. To these statements the Club representa-

tives replied that the failure of a response on the part of young people and adults was due not to the lack of a conscious need, but to the inferior quality of the schools themselves—both as to kind and extent of curriculum and as to quality of teaching; and that, if the Board would turn over to the Club a suitably located school building for evening use, the Club would itself plan the program, provide teachers and incidental equipment, and demonstrate beyond cavil both the fact of the demand and the possibility of meeting it.

The Board demurred at incurring even the expense of heat, light, janitor service and ordinary wear and tear; and the Club met the objection by offering to pay rent for the school premises as well as all the operating expenses. This offer was accepted by the Board, and in the year 1901–02 the John Spry School building, a new plant in the vicinity of the McCormick Works, was turned over to the Merchants Club to make its experiment.

The Club curriculum included not only such routine academic work as English, mathematics, history and the like, but typewriting, domestic science, dressmaking, millinery, manual training, choral singing, instruction of mothers in nursing and home making, neighborhood men's clubs and popular lectures. The Club provided the typewriters and installed the domestic science equipment and manual training outfit. Every nook and cranny of the building were filled to overflow-

ing, classes even being held in the stub ends of corridors.

The school was so obviously and so triumphantly successful that there was no possibility of reaffirming the lack of demand. The following year the Club inaugurated similar work in the O'Toole (now the John Hamline) School near the "Yards" and in the old Washington School on the near northwest side. The John Spry School was operated by the Club for three successive years and the other two schools for two successive years; and at the end of that time, the demonstration being regarded as complete, the schools were turned over to the Board of Education to carry on the work.

It must be recorded to the credit of the Board of Education that, once the demonstration had been made, the Board took up the work that the Club laid down and maintained and extended it. The Club, having had its thought sharply turned to public school problems, did not abandon the field. It had become convinced, however, that something more was necessary than the establishment of evening classes for children, often too weary to avail themselves of such opportunities, and that there were required additional daytime facilities for children who, for reasons of family finance or other causes, had left school with far too scant an education to equip them either for competent wage-earning or for citizenship. The investigations set on foot in this field, and the

efforts to obtain legislation that should inaugurate public continuation schools and more adequate technical training fall, however, in the period subsequent to the merger of the Merchants and the Commercial Clubs; and the story of these efforts has its proper place in the history of the Commercial Club.

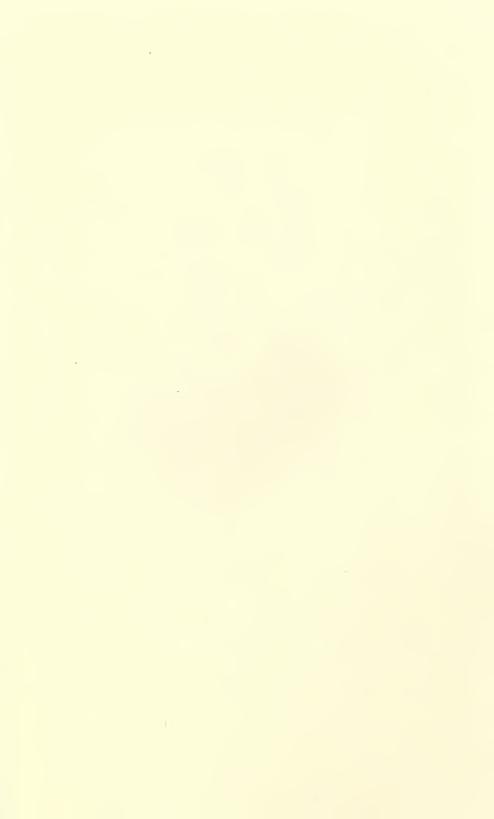
There can be no question that the immediate and sweeping success of the Merchants Club evening schools was due not merely to the quality of the teaching, but also to the fact that the curriculum—with its emphasis on craftsmanship and home economics—brought to the students a clear realization that schooling, to be real schooling, need not be divorced from reality—that a school could be made a part of life and a means of putting one on the road to living more abundantly. The Chicago schools, whatever their shortcomings may still be, have made great strides in this direction, and the credit for the impetus belongs in no small part to the Merchants Club's evening school experiment.

ALLEN B. POND

Educational matters had deep and continuing interest for the Merchants Club. Many meetings, executive and open, were given to this subject, where the discussions were on manual and vocational and commercial training, domestic science, use of school buildings for community centers, night schools, etc.

Since 1902 more than half of the total membership of the Club served at some time on one or more of these educational com-

mittees.





GRAEME STEWART Born 1853. Died 1905

THE MERCHANTS CLUB AND THE UNITED STATES NAVAL TRAINING STATION AT GREAT LAKES

NE of the most interesting and important undertakings by the Merchants Club was the location of the Naval Training Station at Lake Bluff just above Chicago. There was little time for deliberation upon this: it was a case for action, quick and decisive. When it was learned that the national government contemplated founding such a station in the middle west, the Merchants Club, on July 19, 1904, appointed a committee with Graeme Stewart at its head and including Frederic W. Upham, John R. Morron, Harold F. McCormick, and Alfred L. Baker in its membership, to investigate, and, if the interests of the government and of Chicago should coincide, endeavor to secure the location. This committee looked the ground over promptly, selected the site, obtained options on 172 acres of ground at approximately one thousand dollars per acre. This price was made so low by the owners, Joseph Downey and William H. Murphy, because of the use that was to be made of the ground. Lake Bluff was an ideal spot, opening the wide field of the Middle West, filled with eager young manhood from which the Navy Department might draw enlistments for its service.

With the approval of his committee and of the Executive Committee, Mr. Stewart went before the Naval Commission then sitting in Chicago to hear advocates of other localities, explained briefly the advantages of the Great Lakes, and ended by offering this fine property as a free will gift to the government from the people of this community. This was just one month after the appointment of the committee. The offer was accepted, the Merchants Club raised the money by contributions, none of which was large, the Navy Department at once began construction plans, and thus came into existence the Great Lakes Naval Training Station, with scores of buildings officers quarters, administration offices, barracks, mess rooms, store house, parade grounds, training fields, hospitals, fine drainage, unlimited water, and the whole of Lake Michigan before them.

The Navy drew only the best human material, for all were volunteers: there were no selective draft men. Of course the salt-water experience must be gained on wider seas, but the training at Great Lakes was complete preparation for it.

This station had already turned out many highly trained and competent men, but when the United States entered the world war, large increases of facilities were required, more ground, more buildings, some permanent, some temporary. Through these gates a seemingly endless stream of vigorous young men passed in for enlistment and training, out for active service for their

country, and when no longer needed, returned, crowned with laurels of devoted service, and then out into the world again with the homage and heartfelt gratitude of fellow citizens.

In 1904 both the Club and the Government thought 172 acres sufficient for the station. An idea of its growth and accomplishment since then may be gained from these figures, obtained by the courtesy of D. W. Wurtsbaugh, Captain U. S. Navy, Commandant at Great Lakes:

The total number of acres at present included in the Naval Reservation at Great Lakes is 1,105.57. Of this 54.75 acres are in the Hospital Reservation.

The total number of buildings on the reservation is 726. Of these 126 are in the Hospital Reservation.

The total floor area of the buildings is 4,050,000 square feet. Of this 370,000 square feet are in the Hospital buildings.

The records show that since January 1, 1916, 191,552 enlisted men have been trained at this station. The records prior to January 1, 1916, are incomplete, but it is estimated that since the opening of the station in 1911 and prior to January 1, 1916, about 9,000 men had passed through the training station. Therefore, a conservative estimate of the number of men that have passed through this station since it opened in 1911 may be stated as 200,000.

The records further show that the largest number of men in training at this station occurred in August, 1918, when the population of the station was 44,746 men.

The Navy of the United States is a complex organization. It is composed of many oceangoing vessels, and the training a man must receive to fit him for duty on them is highly technical. The capital battleship is a world in itself. Its complement of men is enough to found a city, and these must be not only men of strong physique, but quick of hands and sight, agile of limb, alert of mind. The rank and file must be trained as sailors, marines, gunners, radio operators: there are as many and as varied occupations as in the city. However cruel, brutal, bloody and destructive war may be, the army and navy training do produce upstanding, sturdy men, erect, trained to obedience to law and duty, and to team work, a kind of training which the modern civilian often lacks. All of this it is the province of the Great Lakes Naval Training Station to provide.

The connection of the Merchants Club with the station has been a source of honorable pride to its members. The connection of Graeme Stewart, its spokesman in this matter, was this and more: it was dramatic at the beginning in his presentation of the site: it was more than dramatic, it was tragic at its close. The same day that the Executive Committee met to arrange that the Club might be present at the laying of the corner stone

of the first important building, it had also to appoint a meeting place that the Club in a body might attend the funeral of Graeme Stewart. Whether his early death was hastened by intensive work for this enterprise we know not. It may have been. The Club honors and holds him in affectionate regard for his wise judgment, energy, persistence and devotion, and for his friendly cooperation in all its affairs.

This account is offered by an outsider, never a member of the Merchants Club, but always an admirer of Graeme Stewart, the man, its representative in this transaction.

LAKE BLUFF NAVAL TRAINING STATION COMMITTEES

From the Merchants Club—Graeme Stewart, Chairman. Frederic W. Upham, Harold F. McCormick, John R. Morron, Alfred L. Baker.

From the Commercial Club—J. Harley Bradley, William L. Brown, James H. Eckels, Louis F. Swift, Charles H. Wacker.

Total number of men trained about 200,000.





Main Entrance Gate, U. S. Naval Training Station Great Lakes

THE GREAT LAKES NAVAL TRAINING STATION

From the Point of View of the Enlisted Man

It is rather difficult to give a composite opinion of the Great Lakes Naval Training from the viewpoint of the enlisted men who trained there, for viewpoints differ. What would be a hardship to one might seem quite different to another. Orders and discipline thought autocratic and needlessly severe by one might be only a matter of course to his neighbor. When the sailor had been transferred to other training stations, however, or to sea duty, where he came in contact with less fortunate sailors or soldiers, a Great Lakes man could realize the efficiency of this training station and how well he had been cared for there.

The quarters were well constructed, adequately heated and ventilated. Cleanliness and neatness being the first commandments in the Navy, everything was always spotless. Usually thirty to forty men were quartered in one barracks. Whenever possible, the rules and regulations aboard ships were followed out. The men slept in hammocks, stood watches, and even carried on conversations in the manner of seasoned salts.

The first weeks at the station is called the detention period, and a disheartening one it is.

During this time the men are under strict quarantine, and are closely observed daily for any indication of disease or physical defect. During this time, too, they are inoculated against typhoid, smallpox, etc. Psychopathic tests also are given to eliminate the mentally defective. And during this time the new man comes in contact with other newly enlisted men only, he can go nowhere, he can see no friends. The gates are closed, he is surrounded by armed guards, he feels as if in prison—a discouraging experience it must be admitted for the beginner. While in detention camp he has his meals in the detention barracks, after that in the general mess room, where he is served by a detail from some company, which detail is rotated week by week.

The Station is divided into camps, each one devoted to some particular purpose. After the detention period is over the men are transferred to those different camps, depending upon their ratings and the training to be given them. The period of training varied from a few weeks of intensive training for the ordinary seamen, to six or eight months for wireless operators, aviators and other specialized branches of the service.

The day usually consisted of so many hours of drilling, say four to six for seamen, less for aviators, two hours for radio operators. There were certain hours of study, and ample time for recreation. The routine compared favorably with that of an ordinary military school. The trades were almost

as numerous as those of civilian life. Hospital apprentices, seamen, firemen, engineers, electricians, carpenters, clerks, bookkeepers, aviators, were just a few of them.

The marines are soldiers of the Navy, with duty mostly at naval bases and on land as guards, and have no sailor duties. Yeomen are the accountants and do other clerical work.

The rated man is one with his first promotion, which really means a certificate of attention and progress in his training. His next advancement would be to Petty Officer, then Chief Petty Officer—C. P. O., he is styled—then warrant officer, and after that comes Ensign, who is the least of the commissioned officers. The Naval Lieutenant ranks with the Army Captain, the Captain with the Army Colonel or Brigadier.

With proficiency, an enlisted man may become a P. O. or a warrant officer; from that he would be promoted to Annapolis, where he could graduate to a commission.

All men are given some military training in squad formation, in marching, in the manual of arms, and there is a special service of Armed Guards, men to be placed on merchant ships.

For recreation there were singing, theatricals, baseball, football, boxing, and all of the ordinary school sports. Each camp usually was represented by a picked team in the various competitive sports, and the rivalry was often as keen as that between college teams. The sports were under super-

vision of petty officers detailed for that purpose. Each camp had a sick bay or dispensary where the sailor would go to obtain simple medical treatment. Any case more serious was sent to the main hospital, where the patient would receive the same treatment afforded by the best equipped institutions in civil life. During the influenza epidemic, however, the hospitals were crowded, and it was impossible to give treatment or the necessary care to the thousands suddenly stricken.

The Great Lakes sailor was dubbed a dry land sailor by the seasoned salt of the navy. While this was true in one sense of the word, yet it was possible to turn out a very satisfactory sailor from this land ship. The first few weeks' training was the same on land or sea, and by observing sea routine and customs it was possible to accomplish results as satisfactory as those obtained on the ships of the fleet.

The sailor in training is usually allowed twelve hours a week of liberty, from Saturday noon until midnight, or the same period of time on Sunday. Shore leave, it was called. Before this each man of us was inspected, and if not found in perfect order, both in person and in uniform, was sent back and forfeited shore leave. Mostly we went to Chicago when on leave. We would go out on the road, and when a motor car was passing, hold up our hands, and almost invariably the owner would stop and take us to town. There there were many places we could go—many private houses were open to us. In one such, where I was privileged to enter, a

charming home of a cultivated family, its mistress would take six or more Great Lakes men every Sunday to dinner, getting as many different men on succeeding Sundays as possible, but any worthy man who had been there once was welcome to come again. Often there would be twelve or more there during the afternoon. After dinner we would sit in her library, around her cheerful fire, some on chairs, some on the floor, and talk and read. One by one we would pour our troubles into her patient, sympathetic ears and get her good advice. And there we would cook supper for the family and ourselves, wash the dishes and put the kitchen to rights again. We hated this work at the Great Lakes: we loved it in this cultivated home. And at the end of the evening this lady would send us in her automobile to the station just in time to catch the last train, that we might not be tempted to stop at some wayside inn on the way back to duty.

During the week there was always something to do or see in leisure time. The Y. M. C. A., Knights of Columbus, and A. L. A. (American Library Association) huts were usually crowded with men reading, writing or listening to some form of entertainment.

Perhaps the most difficult task was that of supplying food for such a large body of men, and complaints were naturally quite frequent on this subject. Everything being cooked in such quantities, it was not possible to make things exactly appetizing. After detention was over the men ate in large mess halls supplied from a central kitchen, and the various companies of men took turns as kitchen help, waiters, etc. We liked the brown bread that our friends on the outside were condemned to eat while we perforce must eat the better white bread, and we were glad those outside friends couldn't give us beans. Within the gates we had too many beans.

The men could not well read or write in their barracks-there were no tables or chairs. The A. L. A. was almost a club, where were books and papers and men could meet to talk and read. The Y. M. C. A. and Knights of Columbus furnished writing materials and facilities. But the Y. W. C. A. was best of all, for they established two hostess' houses at Great Lakes where men could read and write and talk and meet their friends, and that without fee. They could have luncheon, too, if they had the price. There were several bedrooms where relatives of sick men could be cared for if the men were sick enough. Wednesdays and Saturdays and Sundays were visiting days, and civilian friends could go to a hostess' house and call us to go there to receive their visits.

Petty offenders were sent to "brig" and had a red star sewed upon their uniforms as a designation, and men who were often in brig were afterwards given the most menial tasks about the station.

Men have to be doing something to be happy. When they were put to work at the station they

wore white uniforms so their officers might know if they were shirking. With so many men and so little to be done, officers found difficulty in providing the work, and so would have materials moved from one place to another today, and back tomorrow. Naturally men didn't want to work, and so sometimes one would keep his blue uniform under the white, and if favorable opportunity offered would strip off the white, roll it into a small bundle and stroll around watching other men, as they were permitted to do when not on duty. Shoveling coal was the hardest and dirtiest work. When detailed we were led to our tasks by a chief petty officer. Once when on my way to coal service we passed carpenters at work. I slipped out of line, got among the carpenters and was busily sawing by the time the next P. O. came by at the head of his squad, and thus avoided coal shoveling that day.

Sleeping in hammocks was about the hardest thing to get used to. They were slung about five feet from the floor. There was no way to get in one but to climb the pole at its head or foot, the floor was hard, the hammock was treacherous and wouldn't stay put, and often would turn over, spill the bedding out and drop the man, to the detriment of his bones and the bruising of his body. Many a man got a broken arm this way. And after the night if one didn't get out promptly in the morning along came the guard, shook the hammock vigorously and spilled the occupant.

An honest opinion of the treatment by the officers is rather hard to give from the viewpoint of the enlisted man. Requiring a great many officers in a very short time, unfortunately some unqualified men were chosen. While these were a small minority of the whole, yet one poor officer made more of an impression upon the men than a dozen good ones. It quite naturally was the custom to blame every hardship on the kaiser, and he failing, the more material officer came next in line of condemnation.

A true appreciation of the Great Lakes as a training station was not possible until after a man was transferred to sea or other training stations. For the first time the complaining sailor then realized that at the Great Lakes he was well commanded by competent officers who were as considerate of him as they could be under the circumstances, that he was well trained and well cared for. There would be few ex-Great Lakes men who would not say one was properly trained and equipped at Great Lakes for whatever service he was called upon to perform in the war. It was an experience that no one could regret and that, in most instances, better equipped the man for civilian duties when his service was over. Most of us look back with pleasure to the life and training at Great Lakes.

-A RATED MAN IN RADIO SERVICE



RADIO SCHOOL, U. S. N. TRAINING STATION GREAT LAKES



NOTES FROM NON-RESIDENTS

And we'll tak' a cup o' kindness yet
For auld lang syne

Section 7, of Article I., of the By-laws of the Merchants Club provided that "Any active or associate member who has changed his residence from Chicago . . . may become a non-resident member

Perhaps one lauds more loudly the persons and things of far away and long ago than those of today. "Absence makes the heart grow fonder." At any rate, the Committee on History felt impelled to go from home in search of personal reminiscences of the Merchants Club and asked its chairman to get some expressions from non-resident members. The appended letters from a few of them, from their widely scattered domiciles, show the pride they had in the Club, their joy in doing its service, and the loving memories they still hold for their old associates.

Extracts____

"I have a mandate from the Commercial Club to prepare a history of the Merchants Club, 1897-1907 . . . I come to you for aid . . . Pray write me what impressed you most in connection with the Club when you were living in Chicago."





RICHARD M. BISSELL Hartford



 $\begin{array}{c} \text{Charles D. Norton} \\ New \ York \end{array}$

FROM RICHARD M. BISSELL, PRESIDENT HARTFORD FIRE INSURANCE COMPANY, TO CHARLES D. NORTON, 2 WALL STREET, NEW YORK

August 18, 1921.

My Dear Charles:—

I agree as to what you say about the Merchants Club. It was a splendid institution, made splendid by the devotion and somewhat youthful enthusiasm of its members, and it was unique in that its constitution contained an automatic provision for constantly renewing the youthfulness of its members. . The contagious spirit of self-sacrifice and enthusiasm for the public good not only was extremely useful to the city of Chicago, but did wonders for the members of the Club.

I shall never forget the eagerness, the earnestness and satisfaction with which we worked over the State Pawners' Society, the problem of making the public schools more useful, the public parks and playgrounds, the Chicago Plan, and various other activities. Active membership in the Merchants Club certainly constituted a liberal education.

You may recall another thing we did, namely to entirely revamp the accounting system of the city, and actually to make money for Chicago by so doing. The first meeting at which I presided as President was one to which the entire City Council was invited, and Haskins & Sells, public accountants, made a report on the city's accounting methods and the condition of its affairs (after the long investigation which they had made at the charges of the Merchants Club). The meeting was to convince the city fathers that an entire

new system should be introduced, and that it would be highly profitable to the city to introduce it. After forcibly presenting the conditions which existed and the proposed remedies, the meeting closed with a rattling and very able appeal to the members of the Council by Edgar Bancroft, who spoke extemporan-When our suggestions were adopted, the accountants succeeded in bringing to light and collecting enough money from back taxes, which the city had abandoned as hopeless, to more than pay for the investigations and for the adoption of the new accounting system, and leave a substantial balance of income for the city in addition. Furthermore, very valuable savings, better collections of taxes, and stoppage of leaks all around resulted. A byproduct was that Walter Wilson was appointed City Comptroller, . . .

The platform on which the Club started was rather prosaic and materialistic perhaps, but the Club grew in ideas and ideals as it worked, and the ultimate result of its existence as reflected in the changed point of view and lives of some of its members can never be accurately appraised. I think back upon the earnest meetings we had when we were getting up the Pawners' Society, and at my own chagrin because I could not become a director in it, having been appointed on a committee to prepare the constitution and by-laws and to select the board of directors; and then when I think about the days that I spent making a survey of the housing conditions in the congested districts of the city, in order to prepare the paper delivered at the meeting which Jacob Riis addressed, and also the work which led up to the appointment of the Educational Committee, including the fine meeting where we had President Harper of the Chicago University address us, surprising the Club and especially Presi-

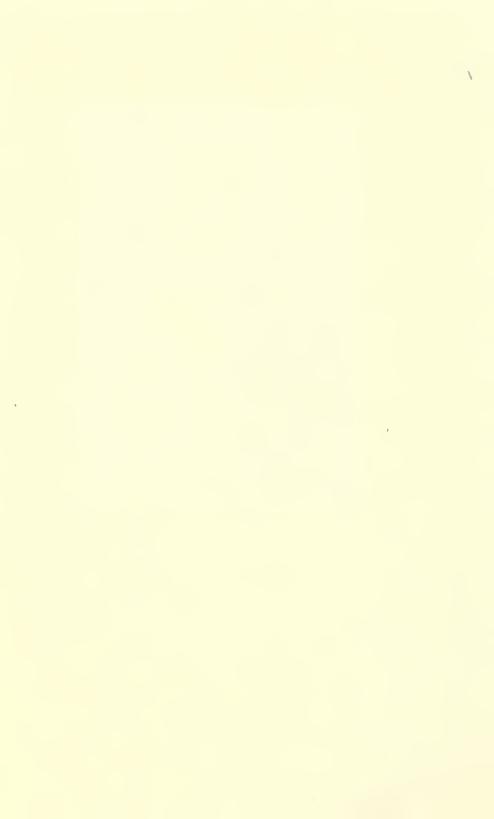
dent Harper by the singing of a splendid chorus from one of the schools where we had been working, I cannot help wishing that some sufficient record may be preserved.

The city planning scheme was largely carried into

effect after I left Chicago.

Sincerely yours,
RICHARD M. BISSELL







WILLIAM KENT Kentfield

WILLIAM KENT'S CHEERFUL YESTERDAYS OF THE MERCHANTS CLUB AND CONFIDENT TOMORROWS

Kentfield, Marin Co., California, January 19, 1922.

My Dear Mr. Glessner:—

I remember the Merchants Club with peculiar affection. I do not believe there was ever an organization of equal size made up of equally efficient and public-spirited men.

As I look back at it, we all felt like putting in the best we had for the benefit of Chicago; and our relationships, based on mutual respect and unusual intimacy, represented one of the highest phases of living.

I recall with pride the work which led to the Pawners Association—to the cleaning up of the city bookkeeping—to the use of the schools for neighborhood centers—and one of the perennial and abortive attempts to clean up the Chicago police force. There comes to my mind the closed meetings, so filled up with delightful personalities—the give and take of good-natured raillery—especially the occasions that marked the majority of John G. Shedd, and the meeting given to "hobbies."

It was a great and lasting benefit to Chicago that such a company of men should associate together to meet Chicago's problems, and I know the education that came from the associations.

The members were young enough not to be petrified into the self-satisfaction of successful old age, nor made cynical and bitter by reversals of fortune. It was a body that was inherently optimistic—that felt

a corporate spirit opposed to the loathsome query: "What's the use?"

I cannot but believe that the spirit engendered has persisted in the lives of the members and in an attitude toward society that has kept up courage and usefulness in the endeavor to better things in this good, though not "best of all possible worlds."

Yours truly, WILLIAM KENT





Frederic A. Delano
Washington

FROM FREDERIC A. DELANO, REGARDING SOME OF THE ACTIVITIES OF THE MERCHANTS CLUB TWENTY YEARS AGO

At Washington, February 7th, 1922.

My Dear Mr. Glessner:-

I duly received your courteous letter of January 25th, and I note that you are preparing a History of the Merchants Club for the ten-year period from '97 to 1907. I do not know that I can add anything to what has been said by others,—particularly on the subject of the "Chicago Plan" work, in which I was interested, for Mr. Norton has sent me a draft of his letter, which agrees with my recollection and seems to cover the case pretty fully.

My recollection is that I was taken into the Merchants Club about Christmas time, 1902, during the administration of Alexander McCormick. Early in the administration of Walter Wilson he sent out a circular letter asking for suggestions of topics for consideration. Having, previous to that time, given a good deal of thought to the matter of coordinating the railway terminals of the City, the more I studied the subject the more I realized that it had a bearing on the whole question of City Planning. I talked to Norton about it and found that he, too, had been interested in City Planning on account of his relations with Mr. St. Gaudens and Mr. McKim, at that time both members of the Washington Commission of 1901. It then happened that in the Fall of 1903, I should say, he and I went to Walter Wilson's office and suggested that a good topic for discussion and consideration would be the plan of Chicago,—or at least the railway terminal question,—

in relation to the City. It may be a fact that I gained inspiration from Mr. Burnham's discussion of his "Lake Front Park Project," during the Winter of 1902 or '03.

Be that as it may, Mr. Wilson, who was that year the President of the Club, decided and told Norton and me that he was afraid the subject was too big a one to tackle and that the time was not quite opportune, so he recommended deferring the topic. Nothing more was done about it that Fall and Winter; but my interest in the subject continued and I decided on my "own hook" to prepare a brochure on the subject of "The Railway Terminals and their relation to the City of Chicago." I did this during the Spring and Summer of 1904 and the book, which was printed and published in September, 1904, was sent to every member of the Merchants and Commercial Clubs. That book contained plans and sketches prepared in Mr. Burnham's office, with the assistance of his staff, on which I indicated the proposed location of the terminals on a widened 12th street, with certain new diagonals connecting with 12th street at Canal street. That same year, Alfred Baker was elected President, Norton Secretary, and I appointed a member of one of the Club's committees. The subject of City Planning in general and in connection with railway terminals was again taken up, and Mr. Baker and the Board determined to present it if we could get Mr. Burnham to take hold. It was during that Summer that Norton and I called upon Mr. Burnham . . . and as to the rest of the story it has been well and graphically described by Norton.

I agree with Norton that subsequent events have proved that it would have been better for the Merchants Club and for Chicago if the Merchants Club and the Commercial Club had not been merged.

There was room for a young men's organization, an organization of men who still had their "spurs to win," and although I was one of the men honored by election on the Commercial Club, as I look back at it I agree that it would have been better for men so elected and accepting that election, to retire from active membership in the Merchants Club. Indeed, even now might it not be better to revive the Merchants Club, keeping it as a Club of men, say, not over forty-five but who are doing things? Many members have demonstrated that magnificent work can be done by men who are well beyond fifty; and I hope I may also be so fortunate. But younger men work in a different way, and they can work better if they are in a group by themselves and not hampered by the more conservative but effective methods of their elders.

Thanking you sincerely for this opportunity and wishing you and the Club every success, I am

Very cordially yours,

FREDERIC A. DELANO

From Washington to London—Across the Waters.





As the Cartoonist of the Manchester Guardian Portrays an American Merchant Transported to the British Metropolis

H. GORDON SELFRIDGE SENDS A MESSAGE OF GOOD WILL FROM OVER SEAS

London, W.I., 25th January, 1922.

My Dear Mr. Glessner:—

I have your letter of January 10th, and its query sends my mind back to 16 or 18 years ago when the Merchants Club was trying to do its share in giving to Chicago some of those things which the city appeared to need. And especially does it take me back to the year in which I was President of that virile Club, made up of 50 or 60 of the younger business men of Chicago.

The chief effort made by the Club's committee during the year of my presidency was directed toward the establishment of a Municipal Pawnshop which should assist the needy people of Chicago over an occasional bump in the road at a reasonable cost to the borrower.

At that time pawnbrokers were getting anything from 10 percent a month upwards, and when our proposal was launched, we discovered at once a great opposition on the part of these pawnbrokers, and furthermore we learned that in Illinois a company was not permitted to loan money except after having been given such authority by the Legislature. To obtain this privilege was difficult because of the strength of the pawnbrokers in Springfield, but every member of the Merchants Club during that interesting session used his efforts, and so strong was the demand, that the majority favoured our bill and it only waited the Governor's signature.

Governor Tanner, who occupied the executive chair at that moment, appeared disinclined to sign the bill,

but the Club had in one of its members, our dear old friend Graeme Stewart, a man who knew the political game about as well, and much more agreeably than did Governor Tanner.

Tanner, waiting to be approached or urged, or what not, refrained from adding his signature, until finally Graeme Stewart and I went to Springfield, and after the usual amount of unpleasant, but apparently necessary coaxing and urging—and I was going to say threatening- Governor Tanner at last put his name to the paper, and it became an act in fact.

The next effort was to raise sufficient capital to start with, and this was done without much difficulty. and an able committee, under Mr. John V. Farwell as Chairman or President, took over the affairs of the Society which, up to the time that I left Chicago, was in a very prosperous condition, and I have no doubt it is still so, although I am not informed as to its present position.

This Society, under careful management, must eventually become a very large affair, because the act under which it is established limits the dividends to 6 per cent per annum, and the charges which it is permitted to make are, as I remember, 1 per cent per month for the loan of money, and \(\frac{1}{3} \) per cent per month

for insurance.

The Municipal Pawnshop, or First State Pawners Society as I remember the name is now, stands, therefore, to the credit of the Merchants Club and its earnest members and workers of, perhaps, 20 years ago.

Another interesting evening was given to the discussion of whether or not the City should have an Exposition Building—the old building on the Lake

front having become entirely out of date.

A dozen or twenty gentlemen had been asked to express their opinions, and each had been requested

to limit his remarks to five minutes. We had, at the Speaker's table, a clock electrically prepared so that at the end of five minutes the alarm would go off and interrupt the speaker. It was an interesting occasion, and while the Club favoured the Exhibition as a whole, it was found, on trying to work it out, to be hardly a workable proposition.

I remember well the very important place which these younger men took in Chicago civic affairs as well as in commercial matters in those days.

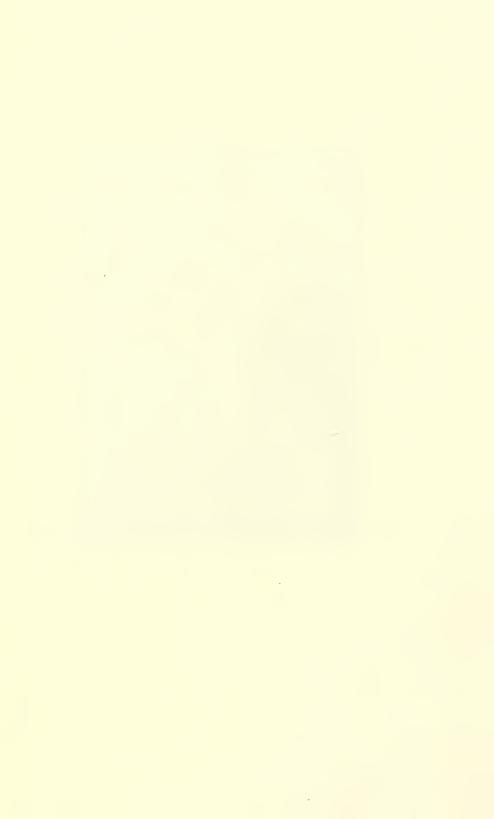
The young men not only were keen business men who had brought themselves up in that commerical school in which experience is the chief teacher, but they were as well tremendous workers, and the fact that they were so willing to work, and always do their share, gave them prominent positions in the great community.

One thing which this did, which is not often done, was that it united these men in bonds of friendship that time does not weaken, and which will last as long as the men themselves continue to live. The delightful feeling of camaraderie which did prevail, and I hope still prevails among the progressive, active workers of Chicago's great business community, is, I believe, unique, and even I, who have been absent from that city for about 16 years, find myself each year planning to go back to see those dear old friends. My trip is only given to the joy of embracing them, talking with them for a little while, and bidding them good-bye for another twelve months.

I am afraid, dear Mr. Glessner, that my letter in response to yours is not of much importance, but such as it is please receive it with my best wishes.

Yours very truly, H. Gordon Selfridge







EDWARD D. KENNA
New York

MR. E. D. KENNA'S WORDS OF APPRECIATION FOR THE MERCHANTS CLUB

New York, January 27, 1922.

Dear Mr. Glessner:-

That which interested me most at the time of my association with members of the Merchants Club, and which remains as a delightful recollection, was the unusual quality of the loyalty of the members to the Club. They were not satisfied with doing what they could for the Club, individually, but sought to strengthen their collective efforts by, in every possible way, increasing the influence and power of every member. This solidarity was doubtless due in part to the fact that we were all pretty much of the same age, and in sympathy with each other's aims and ambitions, but chiefly, I shall always believe, it was because my associates were unusual men for any age or place.

With regards, I am

Sincerely yours,

E. D. KENNA

From Wall Street to the Lumber District.





Nelson P. Bigelow Bigelow, Arkansas

NELSON P. BIGELOW'S RECOLLECTIONS "WHEN WE WERE LADS THEGITHER"

January 17th, 1922.

Dear Mr. Glessner:-

In these days the word mandate carries great weight and I bow to yours, as you do to the Commercial Club's.

Why may I not follow the Tribune's illustrious column "In the Wake of the News" and say, Help! Help!

Do you remember way back in the good old days when John Farwell was the first presiding officer of the Merchants Club? When \$1.50 was the assessment for a fine beefsteak dinner at the Grand Pacific, and when the Club's treasury was almost put out of business by an item in the expense account of one of the illustrious and handsomely tailored speakers from Philadelphia,

To pressing Trousers, \$10.00

Do you remember way back when Alfred Baker was President, i.e., after he was a lawyer but before he gave up riding to the hounds? When Walter Wilson's voice was still a rumbling basso? When he was for three years the Club's first really efficient Secretary?

Do you remember way back when Billy Kent and Alex McCormick were, in effect if not in fact, the Village Cut Ups? or at least when the presiding officer was in mortal terror of them? Can you not remember this without special effort? or Mr. John Shedd's twenty-first birthday dinner at which young Alex McCormick learned for the first time how dry he was?

Way back when America produced the greatest Swedish orator and raconteur in Edgar Bancroft?

Do you remember way back when each year you were given the opportunity of taking more stock in the thriving First State Pawners Society? Do you remember all the weary annual meetings when the President read to you the report of the Society's financial growth and the results of its auction sales?

These questions, dear Mr. Glessner, when answered truthfully in the affirmative, will identify the pioneer men of the Merchants Club, and they indicate a few of the high spots in the early history of the Club that created a lasting impression upon one of its least deserving members.

Faithfully yours, N. P. BIGELOW





James Gamble Rogers
New York

FROM JAMES GAMBLE ROGERS— THE WILL TO DO

New York City, March 8, 1922.

My Dear Mr. Glessner:-

I think I can answer your question by repeating what I have often said to others; namely, that the best club I ever belonged to was the Merchants Club of Chicago, because of the quality of the membership and attitude of accomplishing, without any talk of up-lift or duty, many good works that were of great benefit to the community.

It was more their attitude of doing all the good work they could without any boasting, merely because it was something the city needed and they wanted to

help in bringing it about.

Yours very truly,
Jas. Gamble Rogers

FROM JOHN F. HARRIS, 15 WALL STREET, NEW YORK

Off Palm Beach, Florida. March 29, 1922.

Dear Mr. Glessner:-

Your letter about the Merchants Club reaches me here . . . Shortly after my election as a member, my residence was changed from Chicago to New York.

. . . I have always been impressed with the earnestness of those who spoke at the meetings, the attention that the members gave, the willingness to do real work; and in consequence I have always felt that the Club was a factor for good in Chicago life.

It is a great privilege and honor to be numbered among its members, and I regret exceedingly that my absence from Chicago precludes my participation in a more regular way. Very sincerely yours,

JOHN F. HARRIS

FROM CHARLES H. HODGES, DETROIT

April 10, 1922.

My Dear Mr. Glessner:-

Replying to the letter in which you asked for an expression of what particularly impressed me in connection with the Merchants Club during my sojourn in Chicago: I think this was, first, the public spirit displayed by the members of the Club; and, second, this spirit specifically translated into the work of starting the night schools of Chicago. Mr. Granger Farwell, as I recall it, was chairman of the committee and I believe very generously contributed to the fund necessary to carry on this work. I am,

Very sincerely yours,

C. H. Hodges



John F. Harris New York



CHARLES H. HODGES

Detroit



CHARLES R. CRANE Citizen of the World

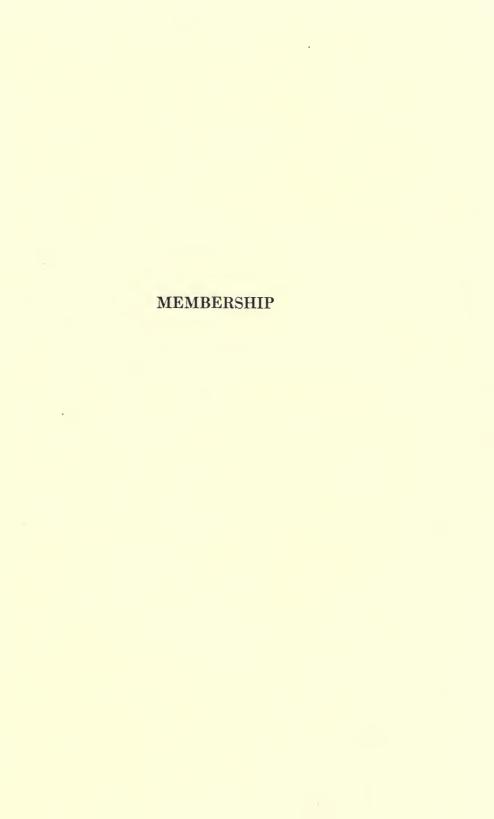


John R. Morron New York



FRANK B. NOYES
Washington





AT the time of the union of the Merchants with the Commercial Club, in February, 1907, the former had 88 members, of whom 58 were on the Active list, 26 were Associates, and 4 Non-resident. Their names, business connections and the year of admission to the Club membership, are listed in the following pages.

MEMBERSHIP

Active Members

- 1899 Arthur T. Aldis, Aldis & Co., Real Estate
- 1899 Frank H. Armstrong, Secretary, Reid, Murdoch & Company, Grocers
- 1899 Alfred L. Baker,
 Alfred L. Baker & Company, Stocks, Bonds and Grains
- 1898 Edgar A. Bancroft, Scott, Bancroft, Martin & Stephens, Lawyers
- 1896 Nelson P. Bigelow,
 President, Bigelow Brothers & Walker Co., Lumber
- 1899 W. Vernon Booth, 1315 Monadnock Building, A. Booth & Co., Fish
- 1902 Eugene J. Buffington, President, Illinois Steel Co.
- 1896 Benjamin Carpenter, George B. Carpenter & Co., Ship Chandlers
- 1906 Clyde M. Carr, Vice-President, Joseph T. Ryerson & Son, Iron and Steel
- 1904 Edward F. Carry, Vice-President & General Manager, Am. Car & Foundry Co.
- 1901 William E. Clow,
 President, James B. Clow & Sons, Plumbers' Supplies
- 1896 Charles R. Corwith,
 Real Estate
- 1899 Alfred Cowles,
 President, Rialto Co., Capitalist
- 1899 Rensselaer W. Cox, President, Pioneer Cooperage Co.
- 1902 Charles R. Crane,
 First Vice-President, Crane Co.

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- 1902 Charles G. Dawes,
 President, Central Trust Company of Illinois
- 1902 Frederic A. Delano, President, Wabash R. R. Co.
- 1902 Thomas E. Donnelley, President, R. R. Donnelley & Sons Co., Printers
- 1897 Albert J. Earling, President, C. M. & St. P. Railway
- 1898 Bernard A. Eckhart,
 President, B. A. Eckhart Milling Co.
- 1902 Francis C. Farwell, Secretary, John V. Farwell & Co., Dry Goods
- 1900 Granger Farwell,
 President, Farwell Trust Co.
- 1899 Louis A. Ferguson,
 Vice-President, Commonwealth Edison Co. .
- 1896 Edwin G. Foreman,
 President, Foreman Brothers Banking Co.
- 1902 David R. Forgan,
 President, National City Bank of Chicago
- 1896 Frederick Greeley, Treasurer, Greeley-Howard Co., Surveyors
- 1902 John F. Harris, Harris, Winthrop & Co., New York, Stocks, Bonds, etc.
- 1897 Samuel Insull,
 President, Commonwealth Edison Co.
- 1902 Edward D. Kenna, New York, Capitalist
- 1896 William Kent, Capitalist, Kentfield, Calif.
- 1897 Hugh J. McBirney, Manager, National Lead Co.
- 1898 Harold F. McCormick,
 President, International Harvester Co.
- 1904 Medill McCormick, Vice-President, The Chicago Tribune

- 1899 Hiram R. McCullough, Vice-President, C. & N. W. Ry.
- 1901 Clayton Mark, Vice-President, National Malleable Castings Co.
- 1896 Arthur Meeker,
 Director and General Manager, Armour & Co., Packers
- 1899 John R. Morron,
 President, Peter Cooper's Glue Factory
- 1906 Mark Morton,
 President, Western Cold Storage Co.
- 1902 Charles D. Norton, Washington, D. C., Secretary to President Taft
- 1902 Frank B. Noyes, Editor & Publisher, Chicago Record-Herald
- 1904 Joseph E. Otis, President, Western Trust & Savings Bank
- 1901 Allen B. Pond, Pond & Pond, Architects
- 1896 Alexander H. Revell,
 President, Alexander H. Revell & Co., Furnishings
- 1903 Theodore W. Robinson,
 First Vice-President, Illinois Steel Co.
- 1905 John W. Scott, Carson, Pirie, Scott & Co., Dry Goods
- 1896 Louis A. Seeberger, Louis A. Seeberger & Co., Real Estate
- 1904 Walter B. Smith, John H. Wrenn & Co., Bankers and Brokers
- 1903 Albert A. Sprague II, Sprague, Warner & Co., Grocers
- 1906 Homer A. Stillwell, Vice-President, Butler Brothers, General Merchandise
- 1900 Bernard E. Sunny, President, Chicago Telephone Company
- 1906 Edward F. Swift, Vice-President, Swift & Company, Packers

- 1902 Charles H. Thorne,
 Treasurer, Montgomery Ward & Co., General Merchandise
- 1897 Emerson B. Tuttle, Real Estate
- 1899 Frederic W. Upham, President, City Fuel Co.
- 1897 Charles H. Wacker, Real Estate
- 1896 Walter H. Wilson, Walter H. Wilson & Co., Real Estate
- 1904 Arthur D. Wheeler, Holt, Wheeler & Sidley, Lawyers
- 1905 John E. Wilder, Wilder & Co., Leather

THE MERCHANTS CLUB OF CHICAGO

Associate Members

- 1896 Charles L. Bartlett,
 President, Orangeine Chemical Co.
- 1898 Joseph T. Bowen, Vice-President, Metropolitan Surety Co.
- 1896 Clarence Buckingham, John H. Wrenn & Co., Bankers and Brokers
- 1896 Edward B. Butler,
 President, Butler Brothers, General Merchandise
- 1897 Leslie Carter, Chairman, South Side Elevated Ry. Co.
- 1901 Charles H. Conover, Vice-President, Hibbard, Spencer, Bartlett & Co., Hardware
- 1904 J. J. Dau, Vice-President, Reid, Murdoch & Co., Grocers
- 1898 James H. Eckels,
 President, Commercial National Bank
- 1896 John V. Farwell,
 President, John V. Farwell Co., Dry Goods
- 1904 James T. Harahan,
 President, Illinois Central R. R. Co.
- 1897 Ernest A. Hamill,
 President, Corn Exchange National Bank
- 1901 Frank H. Jones, Secretary, American Trust & Savings Bank
- 1896 Rollin A. Keyes,
 President, Franklin MacVeagh & Co., Grocers
- 1896 C. Frederick Kimball, President, C. P. Kimball & Co., Carriages
- 1897 Herman H. Kohlsaat, Record-Herald Building, Publisher
- 1897 Alexander A. McCormick, Indianapolis Star, Publisher
- 1899 Robert Mather, President, C. & R. I. R. R. Co.

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THE MERCHANTS CLUB OF CHICAGO

- 1901 George Merryweather, President, Railway Exchange Bank
- 1896 John J. Mitchell,
 President, Illinois Trust & Savings Bank
- 1903 Paul Morton,
 President, Equitable Life Insurance Co., New York
- 1901 La Verne W. Noyes, President, Aermotor Co.
- 1902 Edwin A. Potter,
 President, American Trust & Savings Bank
- 1897 John G. Shedd,
 President, Marshall Field & Company, Dry Goods
- 1896 Byron L. Smith,
 President, The Northern Trust Co.
- 1896 Charles L. Strobel,
 President, Strobel Steel Construction Co.
- 1904 Edward A. Turner,
 President, Ewart Manufacturing Co.

THE MERCHANTS CLUB OF CHICAGO

Non-Resident Members

1896 Richard M. Bissell,
President, Hartford Fire Insurance Co., Hartford

1898 Charles H. Hodges,
Detroit Lubricating Co., Detroit

1899 James Gamble Rogers, Architect, New York

1896 Harry Gordon Selfridge, Selfridge & Co., Ltd., London, Dry Goods

To the list of Non Resident Members several names have been added since February, 1907—transferred from other lists.

Nelson P. Bigelow Bigelow, Ark.

Charles R. Crane
New York City

Frederic A. Delano Washington, D. C.

New York City

Washington, D. John F. Harris

Edward D. Kenna New York City

William Kent Kentfield, Calif.

John R. Morron New York City

Charles D. Norton
New York City

Frank B. Noyes

Washington, D. C.





"In Their Tombs Lie Our Affections."

THE necrology of the Merchants Club in the ten years of its busy life was small in numbers but rich in quality. No obituaries nor appreciations are attempted here. George Walker Meeker in April, 1899, Dunlap Smith in December, 1901, Hermon Butler in February, 1904, Graeme Stewart in June and Rockwell King in July, 1905, and William R. Harper in January, 1906—merely to catalogue the names of these men is enough to recall their value and to show the Club's grievous loss. The memory of what they did abides. It is trite to say that they had done their work. How much more might not they have done had they been spared!

George Walker Meeker,	aged	42	years, April,	1899
Dunlap Smith,	66	38	December,	1901
Hermon B. Butler,	66	49	February,	1904
Graeme Stewart,	66	52	June,	1905
Rockwell King,	66	52	July,	1905
William R. Harper,	66	48	January,	1906

IN the fifteen years since its union with the Commercial Club of Chicago, February 9, 1907, until now, February 9, 1922, eighteen of the former Merchants Club members have passed from earth, "A common night awaiteth every man, and Death's path must be trodden once by all."

Leslie Carter, at age of	57	September, 1908
C. Frederick Kimball,	55	January, 1909
Charles L. Bartlett,	5 6	March, 1909
Paul Morton,	54	January, 1911
Joseph Tilton Bowen,	57	March, 1911
Robert Mather,	52	October, 1911
Frederick Greeley,	56	January, 1912
James T. Harahan,	69	January, 1912
Arthur D. Wheeler,	51	August, 1912
Clarence Buckingham,	59	August, 1913
Byron L. Smith,	61	March, 1914
Edwin G. Foreman,	53	August, 1915
Charles H. Conover,	68	November, 1915
Charles R. Corwith,	55	December, 1915
Edward A. Turner,	68	June, 1917
Granger Farwell,	62	May, 1919
La Verne W. Noyes,	70	July, 1919
Frank H. Armstrong,	67	February, 1920



THE COMMERCIAL CLUB

THE COMMERCIAL CLUB organized 1877
THE MERCHANTS CLUB, organized 1896
United 1907



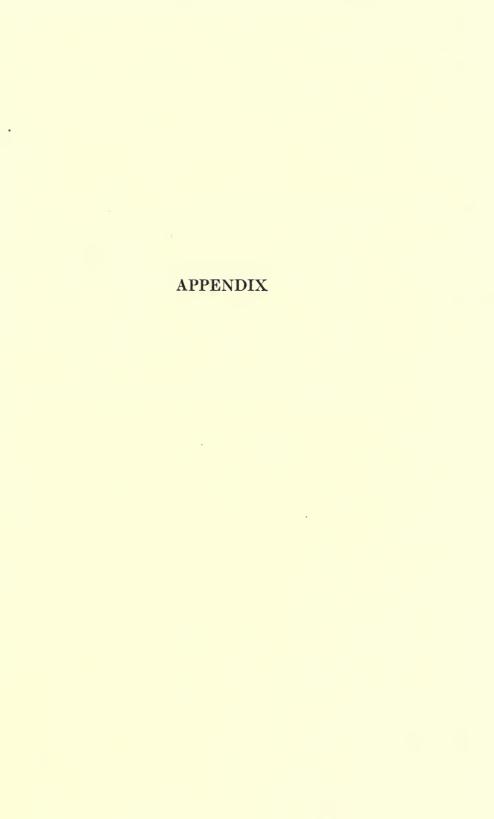
Note—

While this is in no way a history of the Commercial Club of Chicago, it may not be amiss to speak a few words of it here. This Club was founded in December 1877, and therefore was nineteen years old at the formation of the Merchants Club, and now has had continuous existence for more than forty-four years. It had its inspiration and model in the Commercial Club of Boston, founded in 1869, and was followed in its turn and taken as a model by similar clubs of Cincinnati in July, 1880, and of St. Louis in February, 1881. Toward the older club of Boston and the younger of Cincinnati and St. Louis there has existed always in this club a spirit, not of rivalry, but of generous emulation.

The Commercial Club has cherished high ideals. This is not the place to record its efforts or appraise its value to the community. These efforts were not for material advantage alone: they were for spiritual welfare also. Its founders and charter members all are dead. It is for us to show that the spirit that animated them lives still in their successors, and that that spirit shall make the Commercial Club of Chicago potent for good works for many years to come.

February 9, 1922





TO THE READER: IN CONFIDENCE:

This appendix is a copy of a Merchants Club pamphlet of 1900, not quite in facsimile. The original had gray paper covers with red title, was handsomely printed; but the size of page, style of type and quality of paper do not make for exact reproduction in this book.

The author is at present unknown. Some good guessers have said A, others B or E, F, H or J; but those who have been charged with it deny or are evasive. Reader, it is up to you. One man's guess is as good as another's until it has been proved right or wrong.

And finally, brethren—about the Appendix—this suggestion: Many a man has had his removed when he ceased to care for it.

The Merchants' Club of Chicago



THE MERCHANTS' CLUB OF CHICAGO

EXCURSION ON CHICAGO RIVER AND SANITARY CANAL

TUESDAY, JUNE 19, 1900

HERMON B. BUTLER, PRESIDENT GRAEME STEWART, VICE-PRESIDENT HUGH J. McBIRNEY, SECRETARY EDWARD G. FOREMAN, TREASURER

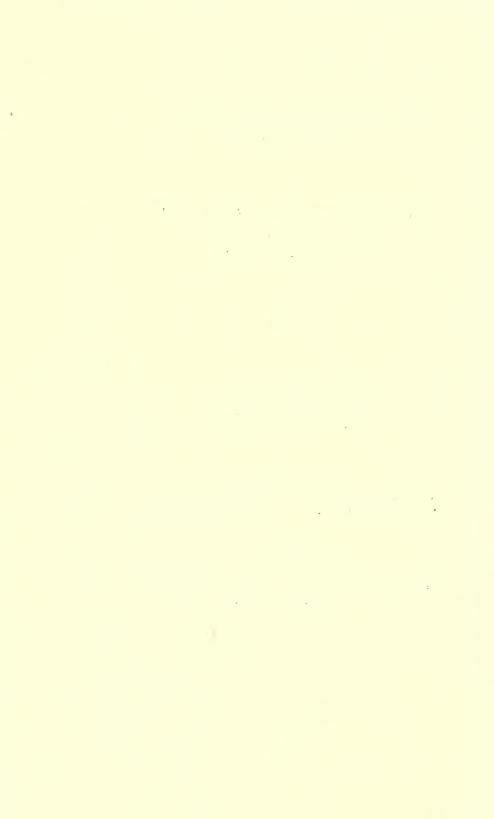
EXECUTIVE COMMITTEE

RICHARD M. BISSELL ALEX. A. McCORMICK ALBERT J. EARLING EDGAR A. BANCROFT

RECEPTION COMMITTEE

ROLLIN A. KEYES CHARLES L. BARTLETT

BENJAMIN CARPENTER
TT FREDERICK GREELEY
CHARLES L. STROBEL



INTRODUCTORY AND SALUTATORY.

The Merchants' Club, having completed its explorations of the Waldorf-Astoria region, the Bois de Boulogne, and the Auditorium, have determined to make discoveries in the hitherto unexplored portions of the continent adjacent to Chicago.

And with this end in view have invited their wives and other best girls to share with them the perils and hardships of a trip through the waters of the South Branch and the Sanitary Canal to the end that these portions may be opened up for settlement by people in the best society. And in pursuance thereof they offer their wives, their fortunes and their sacred honor.

ACTIVE MEMBERS.

ALDIS, ARTHUR T. ARMSTRONG, F. H. BAKER, ALFRED L. BANCROFT, EDGAR A. *BARTLETT, CHARLES L. BARRATT, EDGAR G. *BIGELOW, NELSON P. *BISSELL, RICHARD M. BOOTH, W. VERNON. BOWEN, JOSEPH T. *BUCKINGHAM, CLARENCE. *BUTLER, EDWARD B. *BUTLER, HERMON B. *CARPENTER, BENJAMIN. CARTER, LESLIE. *COOLIDGE, CHARLES A. *CORWITH, CHARLES R. COWLES, ALFRED. COX, RENSSELAER W. DRAKE, TRACY C. EARLING, A. J. ECKLES, JAMES H. ECKHART, BERNARD A. *EWEN, JOHN M. FARWELL, GRANGER. *FARWELL, JOHN V., JR. FERGUSON, L. A. *FOREMAN, E. G. GARTZ, A. F. *GREELEY, FREDERICK.

HAMILL, ERNEST. HARPER, WILLIAM R. HODGES, CHARLES H. INSULL, SAMUEL. *KENT, WILLIAM. *KEYES, ROLLIN A. *KIMBALL, C. FREDERICK. KING, ROCKWELL. *KNOTT, HENRY A. MC BIRNEY, HUGH J. MC CORMICK, ALEXANDER MC CORMICK, HAROLD F. MC CULLOUGH, HIRAM R. MATHER, ROBERT. *MEEKER, ARTHUR. MORRON, JOHN R. *REVELL, ALEXANDER H. ROGERS, JAS. GAMBLE. *SEEBERGER, LOUIS A. *SELFRIDGE, HARRY G. SHEDD, JOHN G. *SMITH, DUNLAP. *STEWART, GRAEME. SUNNY, B. E. *STROBEL, C. L. TUTTLE, EMERSON B. UPHAM, FRED W. WACKER, CHARLES H. *WILSON, WALTER H.

ASSOCIATE MEMBERS.

KOHLSAAT, H. H. *MITCHELL, JOHN J. *SMITH, BYRON L.

^{*}CHARTER MEMBER.

HISTORICAL AND STATISTICAL.

The Chicago River, which has just been discovered by the Merchants' Club, is one of the great watercourses of the world, uniting the Atlantic and Pacific oceans and the Gulf of Mexico, and dividing the North, South and West sides, which are the three parts into which all Gall is divided.

The waters of the Chicago River have long been celebrated for their health-giving properties, as is shown by the well-known saying of the Indian Medicine Man: "Drink one drink anything." The exuberant growth of its microbes has never been questioned even by the oldest inhabitant. It has been a matter of scientific interest as to which had the greater longevity, the oldest inhabitant or the microbe. The people of the various tribes inhabiting its banks are extremely rugged and warlike, and unite in the belief that one who takes Chicago River microbes needs no other food.

Analyses of the water made before and after the opening of the Sanitary District channel show the following component parts to the cubic centimeter.

BEFORE.

"That tired feeling"									
Free silver germs.							33	906	57724
Mud									Lots
H2O pure									
Things in dreams					G	ood	an	d p	lenty

AFTER.

Bacilli, m	icro	be	s, ge	ern	is a	nd s	such	ı.			.00000003
											0000000
Nice fish											. Several
											. No end
Liquid air	an	d c	cond	ens	sed	$_{ m win}$	d				. 7738590
Suckers											Numerous

The water is now of an excellent quality when used as scenery or for aquatic sports, or as a commercial highway, but for internal use should be taken sparingly, and copiously diluted with whisky, carbolic acid, orangeine, or some other antiseptic preservative. It is said to make an excellent foundation for cocktails, highballs and other gentle stimulants.

It is stated on good authority that a coal-heaver recently fell into the stream in the vicinity of Lumber Street, and emerged perceptibly whiter, so much so that he was not recognized by the family dog upon his return home, and in consequence had a valuable pair of blue jeans overalls severely injured in the region of the epigastrium.

ITINERARY.

Starting from the picturesque dock of the Anchor Line Transportation Co., which is so ably managed by the distinguished poloist Mr. James Cary Evans, we see upon the other bank the magnificent ruins of the Geo. B. Carpenter cordage and twine emporium, which also sells a very fine line of summer awnings. The awnings on this boat, had there been any, would have been supplied by Geo. B. Carpenter & Co. (Adv.)

On the Rive Gauche, autre côte, stands the fruit and peanut warehouse of Michael Angelo Piazzaforte, who is justly celebrated for his love of Dante and the sterling quality of his bananas. (Adv.)

Both of these houses should be visited before embarking.

We make our course E. by N. ½ N., proceeding cautiously over the La Salle Street tunnel and passing directly under Wells Street bridge, over which thousands of hurrying golfers pass on their way to the C. & N. W. Ry. depot, the great Putting Green line. (Adv.) It has been estimated that if all the golfers patronizing this fine line of choo choo cars were placed end to end they would form a chain reaching from the corner of Kinzie Street to the planet Mars.

A few knots beyond Wells Street bridge and on the star-boarder tack, is the limpid and purling North Branch, which limps and purls before the North Side swine ever thought of limping or purling, having its rise in the fertile meadows of the Skokie and Onwentsia Golf Links.

We now alter our course to Sou' West by Sou' half Sou' and under reefed t' gallant s'ls and a bight in the binnacle we "shake a day day" to Wells Street bridge, and sail boldly forth down (or up as it used to be) the waters of the South Branch.

There are many charming and picturesque bits of scenery and places of historical interest that invite our attention, but our craft is engaged by the hour and we must not linger.

One of the most charming and romantic spots along the entire stream is the retired and bosky dell occupied by the attractive little home of J. V. Farwell & Co. (Adv.) This is a favorite resort for picnics and fête champeets of the inhabitants of the first ward, many of whom may be seen enjoying the bright sunshine as they sit on the grassy banks playing national airs and arranging primaries. It was here that J. V. Farwell concluded the celebrated treaty with the Pottawattamie tribe of Indians which resulted in Mr. Farwell's acquiring Cook County, the consideration being a pair of boots which the vendor had found did not fit him.

Mr. Farwell's life was saved upon this occasion by an Indian maiden of great piety and fine appearance who threw herself upon the flames as they were greedily about to encircle Mr. Farwell's limbs, thus causing the cruel and haughty chiefs to quit fueling and sign the treaty by which Mr. Farwell afterward became a rich and prominent citizen.

Mr. Farwell later married a Presbyterian lady of

rare social qualities, and their son, Mr. J. V. Farwell, Jr., was the first president of the Merchants' Club, and one of the first white children born in Cook County.

We now pass in rapid succession the far-famed Van Buren Street rapids, Eckhart's whirlpool and the Sanitary By-Pass, the Cattegat and Skagerack of the Chicago River. These points, as well as the Grand Cañon of the nineteenth ward, must be believed in to be seen.

Luncheon may be partaken of while passing the Bad Lands of the West Side. It is well to keep under cover while passing this sterile and unproductive region, as the inhabitants are extremely voracious and loquacious, their only means of support being politics.

Before lunching heartily, it is well to take a dose of Orangeine (adv.), the great preventive of sea-sickness, heresy, and schism, and all uncharitableness. While we are lunching, the Man at the Wheel gets in his work, and under forced and protested drafts, with all sail set and a nigger on the safety-valve, we spin merrily along through the South Branch, Healy's Slough, Canalport, the Sanitary Canal, Romco, Lockport, Juliet, the Bear Trap Dam, the Illinois River, Hennepin Canal, Mississippi River, North and South America, the Paris Exposition, and other attractions too numerous to mention.

Marco Polo, Marquette, Hobart Chatfield Chatfield-Taylor (adv.), and other explorers have stated that for all-around grandeur and general picturesqueness there are few places in the West Side to equal the banks of the Sanitary Canal, where in most places nothing interferes with the view for miles and miles except blades of grass and saloons.

The inhabitants of this delightful region were formerly a nomadic and pastoral race, raising stocks and bonds. Since the opening of the Sanitary Canal they have become quite maritime in character, subsisting upon hard tack, terrapin, and oysters, and dancing sailor's hornpipes.

We return to civilization by the Santa Fé route. (Adv.) This world-famous line is justly celebrated for its magnificent service and appointments—hot and cold water and steam heat in every car, while every train has a bishop and a professional golfer with portable tees and putting greens in attendance.

ENVOI.

Herminius of the Lake Shore Drive,
By the nine gods he swore
That the members of the Merchants' Club
Should loaf around no more.
By the nine gods he swore it,
And named a trysting-day
And bade his messengers ride forth,
East and West and South and North
To summon his array.

East and West and South and North The district messengers ride forth, Each on a trolley car. And Astor Street and Cottage Grove Van Buren Street and Tyler's Cove, And eke where golfers forth do rove In sweet Onwentsia.

They summon forth the lordly clan
Of princely merchants to a man,
And each responds as best he can,
And brings his gentle dame.
Then Rollin from his grocer store,
And Dunlap of the sweet North Shore,
Who missed his ball and cursed and swore,
But ne'er got on his game.

11

Then Aldis of the golden beard,
And Barratt, Edgar G.,
And Buckingham, who never queered
The biggest deal that e'er was steered,
And Eckels, in Peoria reared,
A banker for to be,
With Vernon Booth, the oyster-man,
And Harper, who strikes oil in can
From Rockefeller's veins.
And Bancroft of the silver tongue,
And many others still unsung,
Came from their vine-clad fanes.

When Hermon came with all this crew
To Wells Street Bridge a whistle blew,
It pierced their poor heads through and through,
So loud and shrill it rang.
The bridge it slowly swung and turned,
The keeper all their offers spurned.
Meanwhile the great propeller churned
The water thick and slab.

Then out spake Hermon Butler, "Alas! alackaday!
Now who will stand on either hand And shut this right away?"
Then up spake Graeme Stewart,
A grocer bold was he,
"I cannot fight, I would I might,
I never was to sea."

Then forth came Samuel Insull, Of Edisonian fame, And with him Harry Selfridge,
Who bears up Field's great name,
And these with Leslie Carter
Went forth to join the fray,
When a dreadful shout
From all the rout
Turned these puissant knights about
With not a word to say.

Oh Farwell, Granger Farwell,
To whom Lake Forest prays,
Where Farwells rule both church and school,
And no one but a perfect fool
Their sovereignty gainsays;
Now gird thee on thy brassie
And buckle on thy helm,
A golfer's name, a golfer's fame,
Are in thy keep to-day.

Then out spake Shedd, the ribbon man, Whom every one would be,
And waved his hand with manner bland
And said, "I think it would be grand
To keep the bridge with thee."
But oh, alas! a ribbon man
Whom every one would be,
Must tend to biz
Where'er he is
And may not have a spree.

But Joseph Tilton Bowen, The finest of the knights, Allowed that he would raise a crowd And fight, if he could be allowed To dress himself in tights.
So each one was invited,
And every one declined,
And even Herm began to squirm
And turned as does the humble worm,
Vowing he'd changed his mind.

But see! the bridge is turning,
The steamer passes through,
While every man is yearning
Some doughty deed to do.
And so the fight is finished
Before it has begun,
And the Wise Men's Club sails in its tub
Until the set of sun.

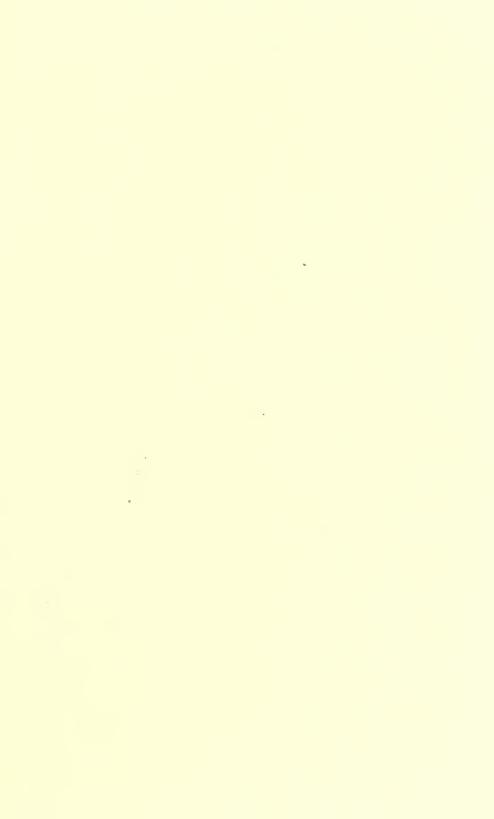
RULES.

- 1. Do not speak to the man at the wheel; he is not engaged for his conversational abilities.
- 2. Speak freely to all members of the Merchants' Club; they are all conversationalists of a high order.
- 3. All timbers shivered by nautical persons, or readers of Fenimore Cooper must be replaced.
- 4. Beware of pickpockets, thunderstorms, and democrats; do not lend toothbrushes to strangers.
- 5. All persons having dutiable articles or personal effects, or other goods or chattels subject to taxation under Section 37, Article 4936, of the Revised Statutes, shall, almost immediately if not sooner, prepare schedules, under oath, stating and setting forth accordingly: a, their age, sex, and previous condition of impecuniosity; b, their position in society; c, the number of strokes for eighteen holes; d, any other information requisite or necessary for the enlightenment or entertainment of the Board of Local Improvements, the Board of Review, or any other board whatever, be the same more or less; and it is further stipulated and agreed, by and between the said party of the first part, and his heirs and assigns forever, that failure to comply with the provisions of the statute as hereinabove provided shall in no case release the trustee or trustor from the penalties as aforesaid, to wit, one stroke per hole, then shall the party of the second part drop a new ball, losing stroke and distance.

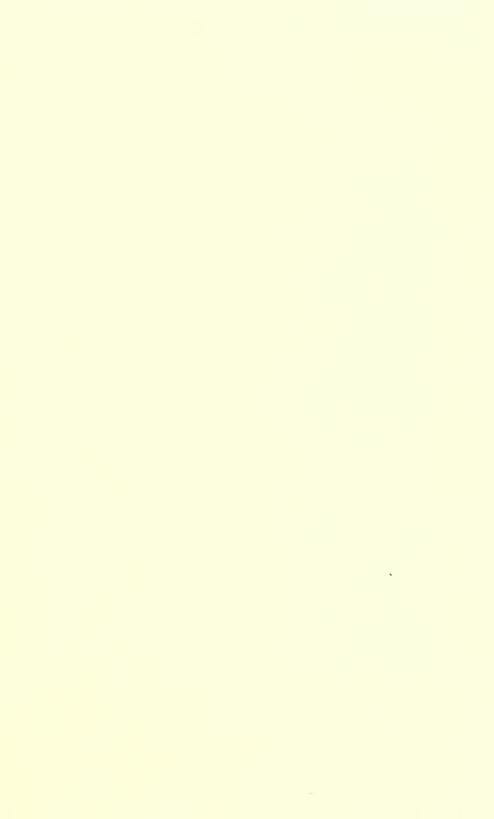
6. Persons subject to mal de mer, megrims, foozling, insomnia, or somnambulism will find the Orangeine bunkers in the hold. One drop placed upon the tongue of a dog will kill a man.

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